332.1
F31ca
1969 c

REPORT OF CALL · JUNE 30, 1969

THE LIBRARY OF THE
MAR 6 1970
UNIVERSITY OF ILLINOIS

ASSETS, LIABILITIES, CAPITAL ACCOUNTS

DOC EX

COMMERCIAL
and
MUTUAL
SAVINGS
BANKS

FEDERAL DEPOSIT INSURANCE CORPORATION
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
OFFICE OF THE COMPTROLLER OF THE CURRENCY

BOARD OF DIRECTORS OF THE
FEDERAL DEPOSIT INSURANCE CORPORATION

K. A. Randall
CHAIRMAN

BOARD OF GOVERNORS OF
THE FEDERAL RESERVE SYSTEM

William McC. Martin, Jr.
CHAIRMAN

OFFICE OF THE
COMPTROLLER OF THE CURRENCY

William B. Camp
COMPTROLLER OF THE CURRENCY

Publication and Distribution by FDIC

Contents

Assets, Liabilities, and Capital Accounts of All Commercial Banks and Nondeposit Trust Companies, by Insurance Status and Class of Bank, United States and Other Areas, June 30, 1969 2-5

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Insurance Status, United States and Other Areas, June 30, 1969 6-7

Assets, Liabilities, and Capital Accounts of All Commercial Banks and All Member Banks, Selected Call Dates, United States and Other Areas, June 30, 1965, to June 30, 1969 8-11

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, Selected Call Dates, United States and Other Areas, June 30, 1965, to June 30, 1969 12-13

Assets, Liabilities, and Capital Accounts of Insured Commercial Banks, by Class of Bank, June 29, 1968, December 31, 1968, and June 30, 1969 14-17

Assets, Liabilities, and Capital Accounts of All Member Banks, by Class of Bank and Federal Reserve District, June 30, 1969 18-35

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Insurance Status and Class of Bank, by State and Other Areas, June 30, 1969 36-103

Assets, Liabilities, and Surplus Accounts of Insured Mutual Savings Banks, by State and Other Areas, June 30, 1969 104-107

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Size of Bank, United States and Other Areas, June 30, 1969 108-111

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Size of Bank, United States and Other Areas, June 30, 1969 112-115

Technical Notes 116-118

Footnotes 119

Boundaries of Federal Reserve Districts and Their Branch Territories; Federal Reserve Banks; Federal Deposit Insurance Corporation Regional Offices; Comptroller of the Currency Regional Offices 120

NOTE: Because of revisions in the June 30, 1969, Report of Condition, statistics for that date are not precisely comparable to those in earlier periods. The items most concerned are: investment securities; trading account securities; other loans and discounts; real estate loans secured by residential properties; bank premises, furniture and fixtures, and other assets representing bank premises; real estate owned other than bank premises; investments in subsidiaries not consolidated; other liabilities; minority interest in consolidated subsidiaries; reserves on loans and securities; and unearned discount on instalment loans included in total capital accounts.

For a detailed description of the new and revised items, see the Technical Notes.

ASSETS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30,1969
(Amounts in thousands of dollars)

ASSETS	UNITED STATES AND OTHER AREAS[5]					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYST
			TOTAL	NATIONAL	STATE[1]	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	88,530,372	87,555,701	78,688,445	52,344,448	26,343,997	8,867,256
Currency and coin	6,301,814	6,266,282	4,838,296	3,638,199	1,200,097	1,427,986
Reserve with Federal Reserve banks (member banks)	19,804,590	19,804,590	19,804,590	14,653,252	5,151,338	0
Demand balances with banks in U.S. (except American branches of foreign banks)	17,471,905	16,670,366	10,276,701	8,084,076	2,192,625	6,393,665
Other balances with banks in United States	265,144	200,062	100,753	84,913	15,840	99,309
Balances with banks in foreign countries	303,218	274,898	248,405	143,309	105,096	26,493
Cash items in process of collection	44,383,701	44,339,503	43,419,700	25,740,699	17,679,001	919,803
SECURITIES - TOTAL	126,910,762	125,686,352	95,780,476	71,441,350	24,339,126	29,905,876
U.S. Treasury securities	54,242,371	53,836,946	39,391,221	29,489,337	9,901,884	14,445,725
Securities of other U.S. Government agencies and corps.	10,019,473	9,777,013	5,975,464	4,864,778	1,110,686	3,801,549
Obligations of States and subdivisions	60,261,432	59,859,454	48,624,872	35,651,412	12,973,460	11,234,582
Other securities	2,387,486	2,212,939	1,788,919	1,435,823	353,096	424,020
INVESTMENT SECURITIES - TOTAL	123,655,598	122,437,623	92,578,544	69,175,198	23,403,346	29,859,079
U.S. Treasury securities	53,230,741	52,825,316	38,399,369	28,867,721	9,531,648	14,425,947
Securities of other U.S. Government agencies and corps.	9,551,400	9,310,940	5,517,079	4,549,752	967,327	3,793,861
Obligations of States and subdivisions	58,505,735	58,106,192	46,888,326	34,336,301	12,552,025	11,217,866
Other securities	2,367,722	2,195,175	1,773,770	1,421,424	352,346	421,405
TRADING ACCOUNT SECURITIES - TOTAL	3,255,164	3,248,729	3,201,932	2,266,152	935,780	46,797
U.S. Treasury securities	1,011,630	1,011,630	991,852	621,616	370,236	19,778
Securities of other U.S. Government agencies and corps.	468,073	466,073	458,385	315,026	143,359	7,688
Obligations of States and subdivisions	1,755,697	1,753,262	1,736,546	1,315,111	421,435	16,716
Other securities	19,764	17,764	15,149	14,399	750	2,615
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	7,234,356	7,075,357	5,451,584	4,070,217	1,381,367	1,623,773
With domestic commercial banks	6,396,038	6,237,039	4,626,003	3,302,053	1,323,950	1,611,036
With brokers and dealers in securities	767,220	767,220	757,558	707,407	50,151	9,662
With others	71,098	71,098	68,023	60,757	7,266	3,075
OTHER LOANS AND DISCOUNTS - TOTAL	279,677,006	277,729,074	230,060,085	167,434,419	62,625,666	47,668,989
Real estate loans - total	69,078,770	68,728,760	52,811,069	39,930,182	12,880,887	15,917,691
Secured by farmland	4,088,120	4,061,452	2,101,725	1,612,492	489,233	1,959,727
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,462,753	7,360,009	6,509,330	5,289,824	1,219,506	850,679
Guaranteed by Veterans Administration	2,743,349	2,673,129	2,324,352	1,788,085	536,267	348,777
Not insured or guaranteed by FHA or VA	30,376,548	30,286,274	22,625,756	17,596,617	5,029,139	7,660,518
Secured by multifamily (5-or-more) residential properties:						
Insured by Federal Housing Administration	596,801	594,641	564,946	269,462	295,484	29,695
Not insured by FHA	2,352,517	2,350,653	1,915,977	1,182,647	733,330	434,676
Secured by other properties	21,458,682	21,402,602	16,768,983	12,191,055	4,577,928	4,633,619
Loans to domestic commercial and foreign banks	2,589,654	2,543,555	2,385,965	1,451,574	934,391	157,590
Loans to other financial institutions	13,820,812	13,640,251	12,841,398	8,604,674	4,236,724	798,853
Loans to brokers and dealers in securities	5,305,827	5,179,540	4,996,105	2,224,417	2,771,688	183,435
Other loans for purchasing or carrying securities	4,214,566	4,170,027	3,472,880	2,204,850	1,268,030	697,147
Loans to farmers (excluding loans on real estate)	10,564,457	10,546,149	6,351,892	5,268,300	1,083,592	4,194,257
Commercial and industrial loans (incl. open market paper)	105,159,324	104,290,921	93,202,746	66,527,096	26,675,650	11,088,175
Other loans to individuals - total	61,905,822	61,669,768	47,556,675	36,641,461	10,915,214	14,113,093
Passenger automobile instalment loans	22,495,867	22,436,965	16,447,995	13,122,037	3,325,958	5,988,970
Credit cards and related plans:						
Retail (charge account) credit card plans	1,704,982	1,704,982	1,591,538	1,316,655	274,883	113,444
Check credit and revolving credit plans	993,681	993,681	899,064	643,112	255,952	94,617
Other retail consumer instalment loans	5,897,710	5,871,057	4,306,916	3,474,879	832,037	1,564,141
Residential repair and modernization instalment loans	3,625,376	3,619,121	2,861,767	2,126,894	734,873	757,354
Other instalment loans for personal expenditures	9,921,835	9,852,935	7,311,479	5,530,121	1,781,358	2,541,456
Single-payment loans for personal expenditures	17,266,371	17,191,027	14,137,916	10,427,763	3,710,153	3,053,111
All other loans (including overdrafts)	7,037,774	6,960,103	6,441,355	4,581,865	1,859,490	518,748
TOTAL LOANS AND SECURITIES	413,822,124	410,490,783	331,292,145	242,945,986	88,346,159	79,198,638
Bank premises, furniture and fixtures, and other assets representing bank premises	7,596,930	7,563,940	6,195,178	4,753,183	1,441,995	1,368,762
Real estate owned other than bank premises	349,665	344,481	263,848	207,799	56,049	80,633
Investments in subsidiaries not consolidated	512,869	509,227	500,327	389,582	110,745	8,90
Customers' liability on acceptances outstanding	3,177,904	3,100,687	2,971,239	1,687,715	1,283,524	129,4
Other assets	7,252,499	7,014,030	6,465,971	4,690,214	1,775,757	548,0
TOTAL ASSETS	521,242,363	516,578,849	426,377,153	307,018,927	119,358,226	90,201,696

ASSETS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30,1969
(Amounts in thousands of dollars)

UNITED STATES AND OTHER AREAS[5]			UNITED STATES			OTHER AREAS[5]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT[2]	NONDEPOSIT TRUST COMPANIES[4]	TOTAL	INSURED	NONINSURED	TOTAL	INSURED	NONINSURED
974,671	924,251	50,420	88,209,103	87,310,807	898,296	321,269	244,894	76,375
35,532	34,840	692	6,258,023	6,228,953	29,070	43,791	37,329	6,462
0	0	0	19,800,586	19,800,586	0	4,004	4,004	0
801,539	759,780	41,759	17,351,837	16,593,781	758,056	120,068	76,585	43,483
65,082	57,126	7,956	239,171	184,478	54,693	25,973	15,584	10,389
28,320	28,320	0	290,932	262,612	28,320	12,286	12,286	0
44,198	44,185	13	44,268,554	44,240,397	28,157	115,147	99,106	16,041
1,224,410	969,500	254,910	126,429,041	125,420,273	1,008,768	481,721	266,079	215,642
405,425	361,461	43,964	54,044,137	53,723,449	320,688	198,234	113,497	84,737
242,460	220,506	21,954	9,928,834	9,741,174	187,660	90,639	35,839	54,800
401,978	314,938	87,040	60,080,043	59,746,352	333,691	181,389	113,102	68,287
174,547	72,595	101,952	2,376,027	2,209,298	166,729	11,459	3,641	7,818
1,217,975	963,065	254,910	123,184,417	122,182,084	1,002,333	471,181	255,539	215,642
405,425	361,461	43,964	53,032,507	52,711,819	320,688	198,234	113,497	84,737
240,460	218,506	21,954	9,462,036	9,276,376	185,660	89,364	34,564	54,800
399,543	312,503	87,040	58,331,034	57,999,778	331,256	174,701	106,414	68,287
172,547	70,595	101,952	2,358,840	2,194,111	164,729	8,882	1,064	7,818
6,435	6,435	0	3,244,624	3,238,189	6,435	10,540	10,540	0
0	0	0	1,011,630	1,011,630	0	0	0	0
2,000	2,000	0	466,798	464,798	2,000	1,275	1,275	0
2,435	2,435	0	1,749,009	1,746,574	2,435	6,688	6,688	0
2,000	2,000	0	17,187	15,187	2,000	2,577	2,577	0
158,999	158,599	400	7,226,356	7,067,357	158,999	8,000	8,000	0
158,999	158,599	400	6,388,038	6,229,039	158,999	8,000	8,000	0
0	0	0	767,220	767,220	0	0	0	0
0	0	0	71,098	71,098	0	0	0	0
1,947,932	1,899,086	48,846	277,773,404	276,132,088	1,641,316	1,903,602	1,596,986	306,616
350,010	337,247	12,763	68,418,749	68,103,666	315,083	660,021	625,094	34,927
26,668	25,997	671	4,064,378	4,045,094	19,284	23,742	16,358	7,384
102,744	102,540	204	7,263,381	7,163,708	99,673	199,372	196,301	3,071
70,220	70,201	19	2,722,313	2,652,142	70,171	21,036	20,987	49
90,274	80,742	9,532	30,149,545	30,076,668	72,877	227,003	209,606	17,397
2,160	2,160	0	584,508	582,348	2,160	12,293	12,293	0
1,864	1,855	9	2,330,416	2,328,552	1,864	22,101	22,101	0
56,080	53,752	2,328	21,304,208	21,255,154	49,054	154,474	147,448	7,026
46,099	46,098	1	2,586,825	2,540,726	46,099	2,829	2,829	0
180,561	180,327	234	13,745,571	13,605,472	140,099	75,241	34,779	40,462
126,287	119,841	6,446	5,305,827	5,179,540	126,287	0	0	0
44,539	33,301	11,238	4,212,214	4,167,675	44,539	2,352	2,352	0
18,308	18,080	228	10,552,261	10,534,138	18,123	12,196	12,011	185
868,403	859,601	8,802	104,402,725	103,722,707	680,018	756,599	568,214	188,385
236,054	232,616	3,438	61,540,383	61,336,981	203,402	365,439	332,787	32,652
58,902	57,660	1,242	22,415,828	22,371,901	43,927	80,039	65,064	14,975
0	0	0	1,704,982	1,704,982	0	0	0	0
0	0	0	993,398	993,398	0	283	283	0
26,653	26,418	235	5,876,274	5,850,556	25,718	21,436	20,501	935
6,255	6,095	160	3,587,910	3,582,801	5,109	37,466	36,320	1,146
68,900	67,976	924	9,746,179	9,683,252	62,927	175,656	169,683	5,973
75,344	74,467	877	17,215,812	17,150,091	65,721	50,559	40,936	9,623
77,671	71,975	5,696	7,008,849	6,941,183	67,666	28,925	18,920	10,005
3,331,341	3,027,185	304,156	411,428,801	408,619,718	2,809,083	2,393,323	1,871,065	522,258
32,990	21,799	11,191	7,552,919	7,521,731	31,188	44,011	42,209	1,802
5,184	4,804	380	347,623	342,446	5,177	2,042	2,035	7
3,642	3,617	25	512,325	508,683	3,642	544	544	0
77,217	77,217	0	3,174,506	3,099,122	75,384	3,398	1,565	1,833
238,469	214,479	23,990	6,676,261	6,557,431	118,830	576,238	456,599	119,639
4,663,514	4,273,352	390,162	517,901,538	513,959,938	3,941,600	3,340,825	2,618,911	721,914

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	UNITED STATES AND OTHER AREAS[5]					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL	STATE[1]	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	357,750,263	355,582,619	285,148,793	210,876,125	74,272,668	70,433,8[illegible]
Individuals, partnerships, and corporations - demand	163,882,836	162,900,158	133,315,194	97,034,530	36,280,664	29,584,9[illegible]
Individuals, partnerships, and corporations - time	181,108,271	180,273,337	140,312,116	107,846,175	32,465,941	39,961,221
Savings deposits	95,288,474	94,977,150	74,961,310	57,493,755	17,467,555	20,015,840
Deposits accumulated for payment of personal loans	1,154,439	1,149,195	880,834	693,503	187,331	268,361
Other deposits of individuals, partnerships, and corps.	84,665,358	84,146,992	64,469,972	49,658,917	14,811,055	19,677,020
Certified and officers' checks, letters of credit, travelers' checks, etc.	12,759,156	12,409,124	11,521,483	5,995,420	5,526,063	887,641
GOVERNMENT DEPOSITS - TOTAL	39,875,795	39,651,012	31,267,225	24,033,299	7,233,926	8,383,787
United States Government - demand	5,659,164	5,636,323	4,880,206	3,539,562	1,340,644	756,117
United States Government - time	361,960	361,839	312,191	194,812	117,379	49,648
States and subdivisions - demand	17,060,621	16,929,297	12,938,803	9,924,410	3,014,393	3,990,494
States and subdivisions - time	16,794,050	16,723,553	13,136,025	10,374,515	2,761,510	3,587,528
DOMESTIC INTERBANK DEPOSITS - TOTAL	23,647,036	23,415,718	22,599,992	13,594,533	9,005,459	815,726
Commercial banks in the United States - demand	21,812,205	21,763,085	21,051,303	12,857,178	8,194,125	711,782
Commercial banks in the United States - time	527,728	525,653	464,465	312,135	152,330	61,188
Mutual savings banks in the United States - demand	1,218,545	1,089,803	1,048,544	399,807	648,737	41,259
Mutual savings banks in the United States - time	88,558	37,177	35,680	25,413	10,267	1,497
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,004,027	7,702,356	7,522,075	4,176,106	3,345,969	180,281
Foreign governments, central banks, etc. - demand	877,934	810,839	775,371	444,207	331,164	35,468
Foreign governments, central banks, etc. - time	4,585,500	4,502,679	4,452,988	2,491,272	1,961,716	49,691
Banks in foreign countries - demand	2,258,981	2,135,052	2,071,936	1,141,599	930,337	63,116
Banks in foreign countries - time	281,612	253,786	221,780	99,028	122,752	32,006
TOTAL DEPOSITS	429,277,121	426,351,705	346,538,085	252,680,063	93,858,022	79,813,620
Demand	225,529,442	223,673,681	187,602,840	131,336,713	56,266,127	36,070,841
Time	203,747,679	202,678,024	158,935,245	121,343,350	37,591,895	43,742,779
MISCELLANEOUS LIABILITIES - TOTAL	47,351,317	46,188,391	43,758,505	28,320,725	15,437,780	2,429,886
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	11,167,377	11,152,703	10,836,305	7,762,894	3,073,411	316,398
Other liabilities for borrowed money	3,643,169	3,314,109	3,162,613	2,131,916	1,030,697	151,496
Mortgage indebtedness	520,804	518,945	411,394	295,244	116,150	107,551
Acceptances outstanding	3,251,474	3,156,074	3,024,409	1,708,438	1,315,971	131,665
Other liabilities	28,768,493	28,046,560	26,323,784	16,422,233	9,901,551	1,722,776
TOTAL LIABILITIES	476,628,438	472,540,096	390,296,590	281,000,788	109,295,802	82,243,506
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	2,244	2,244	1,571	1,557	14	673
RESERVES ON LOANS AND SECURITIES - TOTAL	5,609,896	5,596,156	4,755,392	3,381,986	1,373,406	840,764
Reserve for bad debt losses on loans	5,271,077	5,261,227	4,524,672	3,222,470	1,302,202	736,555
Other reserves on loans	113,801	112,601	64,150	46,180	17,970	48,451
Reserves on securities	225,018	222,328	166,570	113,336	53,234	55,758
CAPITAL ACCOUNTS - TOTAL	39,001,785	38,440,353	31,323,600	22,634,596	8,689,004	7,116,753
Capital notes and debentures	2,020,312	1,970,829	1,761,739	1,142,068	619,671	209,090
Equity capital - total	36,981,473	36,469,524	29,561,861	21,492,528	8,069,333	6,907,663
Preferred stock	103,384	99,153	92,022	59,457	32,565	7,131
Common stock	10,477,156	10,322,223	8,276,517	6,090,031	2,186,486	2,045,706
Surplus	17,072,397	16,868,516	13,994,333	10,286,276	3,708,057	2,874,183
Undivided profits	8,278,943	8,164,335	6,363,631	4,367,697	1,995,934	1,800,704
Reserve for contingencies and other capital reserves	1,049,593	1,015,297	835,358	689,067	146,291	179,939
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	521,242,363	516,578,849	426,377,153	307,018,927	119,358,226	90,201,696
MEMORANDA						
Demand deposits adjusted[7]	153,674,372	151,934,770	118,251,631	89,199,274	29,052,357	33,683,139
Average of total deposits for the 15 calendar days ending with call date	418,222,608	416,218,940	337,523,477	246,680,452	90,843,025	78,695,463
Average of total loans for the 15 calendar days ending with call date	278,816,163	277,240,995	229,119,002	166,315,849	62,803,153	48,121,993
Unearned discount on instalment loans included in total capital accounts	286,711	286,512	161,299	144,846	16,453	125,213
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	17.0	16.9	18.5	17.0	22.1	9.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.0	12.0	10.3	10.9	8.8	20.2
Other securities	12.3	12.3	12.2	12.4	11.6	13.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.0	55.1	55.2	55.9	53.6	54.6
Other assets	3.6	3.6	3.8	3.8	3.9	2.4
Total capital accounts[5]	7.5	7.4	7.3	7.4	7.3	7.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts[5]	10.3	10.2	10.1	10.0	10.4	10.6
NUMBER OF BANKS	13,694	13,473	5,937	4,701	1,236	7,536

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

UNITED STATES AND OTHER AREAS[5]			UNITED STATES			OTHER AREAS[5]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT[2]	NONDEPOSIT TRUST COMPANIES[4]	TOTAL	INSURED	NONINSURED	TOTAL	INSURED	NONINSURED
167,644	2,002,894	164,750	355,369,918	353,526,301	1,843,617	2,380,345	2,056,318	324,027
982,678	853,932	128,746	163,262,795	162,349,237	913,558	620,041	550,921	69,120
834,934	798,931	36,003	179,390,527	178,799,462	591,065	1,717,744	1,473,875	243,869
311,324	290,115	21,209	94,744,251	94,483,042	261,209	544,223	494,108	50,115
5,244	5,221	23	1,149,585	1,149,195	390	4,854	0	4,854
518,366	503,595	14,771	83,496,691	83,167,225	329,466	1,168,667	979,767	188,900
350,032	350,031	1	12,716,596	12,377,602	338,994	42,560	31,522	11,038
224,783	222,100	2,683	39,610,452	39,427,540	182,912	265,343	223,472	41,871
22,841	20,158	2,683	5,638,994	5,623,599	15,395	20,170	12,724	7,446
121	121	0	351,430	351,413	17	10,530	10,426	104
131,324	131,324	0	16,929,743	16,818,906	110,837	130,878	110,391	20,487
70,497	70,497	0	16,690,285	16,633,622	56,663	103,765	89,931	13,834
231,318	230,641	677	23,530,195	23,302,530	227,665	116,841	113,188	3,653
49,120	48,443	677	21,710,851	21,665,384	45,467	101,354	97,701	3,653
2,075	2,075	0	512,735	510,660	2,075	14,993	14,993	0
128,742	128,742	0	1,218,376	1,089,634	128,742	169	169	0
51,381	51,381	0	88,233	36,852	51,381	325	325	0
301,671	300,210	1,461	8,001,839	7,700,235	301,604	2,188	2,121	67
67,095	66,729	366	877,928	810,837	67,091	6	2	4
82,821	81,821	1,000	4,585,500	4,502,679	82,821	0	0	0
123,929	123,834	95	2,257,799	2,133,933	123,866	1,182	1,119	63
27,826	27,826	0	280,612	252,786	27,826	1,000	1,000	0
2,925,416	2,755,845	169,571	426,512,404	423,956,606	2,555,798	2,764,717	2,395,099	369,618
1,855,761	1,723,193	132,568	224,613,082	222,869,132	1,743,950	916,360	804,549	111,811
1,069,655	1,032,652	37,003	201,899,322	201,087,474	811,848	1,848,357	1,590,550	257,807
1,162,926	1,122,755	40,171	46,968,895	46,094,465	874,430	382,422	93,926	288,496
14,674	14,674	0	11,157,613	11,142,939	14,674	9,764	9,764	0
329,060	324,693	4,367	3,582,293	3,306,880	275,413	60,876	7,229	53,647
1,859	1,859	0	505,807	503,968	1,839	14,997	14,977	20
95,400	95,400	0	3,248,362	3,154,795	93,567	3,112	1,279	1,833
721,933	686,129	35,804	28,474,820	27,985,883	488,937	293,673	60,677	232,996
4,088,342	3,878,600	209,742	473,481,299	470,051,071	3,430,228	3,147,139	2,489,025	658,114
0	0	0	2,244	2,244	0	0	0	0
13,740	12,944	796	5,595,156	5,585,299	9,857	14,740	10,857	3,883
9,850	9,301	549	5,265,099	5,258,527	6,572	5,978	2,700	3,278
1,200	1,200	0	105,114	104,519	595	8,687	8,082	605
2,690	2,443	247	224,943	222,253	2,690	75	75	0
561,432	381,808	179,624	38,822,839	38,321,324	501,515	178,946	119,029	59,917
49,483	49,333	150	2,008,662	1,959,179	49,483	11,650	11,650	0
511,949	332,475	179,474	36,814,177	36,362,145	452,032	167,296	107,379	59,917
4,231	4,081	150	103,384	99,153	4,231	0	0	0
154,933	100,154	54,779	10,394,029	10,287,232	106,797	83,127	34,991	48,136
203,881	121,963	81,918	17,017,375	16,821,631	195,744	55,022	46,885	8,137
114,608	77,044	37,564	8,257,607	8,145,581	112,026	21,336	18,754	2,582
34,296	29,233	5,063	1,041,782	1,008,548	33,234	7,811	6,749	1,062
4,663,514	4,273,352	390,162	517,901,538	513,959,938	3,941,600	3,340,825	2,618,911	721,914
1,739,602	1,610,407	129,195	152,994,683	151,339,752	1,654,931	679,689	595,018	84,671
2,003,668	1,929,511	74,157	415,760,731	413,866,675	1,894,056	2,461,877	2,352,265	109,612
1,575,168	1,546,580	28,588	277,138,930	275,689,976	1,448,954	1,677,233	1,551,019	126,214
199	199	0	286,711	286,512	199	0	0	0
20.9	21.6	12.9	17.0	17.0	22.8	9.6	9.4	10.6
13.8	13.6	16.9	12.1	12.1	12.8	8.6	5.7	19.3
12.4	9.1	48.4	12.3	12.3	12.7	5.8	4.5	10.5
45.2	48.2	12.6	55.0	55.1	45.7	57.2	61.3	42.5
7.7	7.5	9.1	3.5	3.5	5.9	18.7	19.2	17.1
17.5	13.3[3]	46.0[3]	7.5	7.5	19.9	8.3	8.0	8.9
23.9	18.3[3]	60.7[3]	10.3	10.2	27.5	10.4	10.0	11.5
221	171	50	13,673	13,464	209	21	9	12

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	TOTAL	INSURED	NONINSURED[6]
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	832,152	713,004	119,148
Currency and coin	156,199	128,286	27,913
Demand balances with banks in the United States	506,976	432,727	74,249
Other balances with banks in the United States	77,993	73,380	4,613
Cash items in process of collection	90,984	78,611	12,373
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	3,610,378	2,635,085	975,293
Valuation reserves	12,774	12,774	0
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	3,623,152	2,647,859	975,293
Direct:			
Treasury bills	266,330	176,242	90,088
Treasury certificates of indebtedness	3,542	500	3,042
Treasury notes maturing in 1 year or less	110,009	78,237	31,772
Treasury notes maturing after 1 year	1,033,538	728,138	305,400
United States nonmarketable bonds	25,790	23,963	1,827
Other bonds maturing in 1 year or less	163,311	125,056	38,255
Other bonds maturing in 1 to 5 years	672,697	479,672	193,025
Other bonds maturing in 5 to 10 years	66,368	32,155	34,213
Other bonds maturing after 10 years	916,858	786,272	130,586
Guaranteed obligations	364,709	217,624	147,085
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	189,893	182,450	7,443
Valuation reserves	5,725	5,725	0
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	195,618	188,175	7,443
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	8,795,085	7,575,065	1,220,020
Valuation reserves	22,834	22,757	77
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	8,817,919	7,597,822	1,220,097
Railroads	592,386	513,152	79,234
Utilities	4,231,003	3,629,935	601,068
Industrials	1,048,402	982,347	66,055
Securities of federal agencies and corporations not guaranteed by U.S.	1,668,489	1,311,237	357,252
All other	1,277,639	1,161,151	116,488
CORPORATE STOCKS, NET - TOTAL	2,103,356	1,762,797	340,559
Valuation reserves	38,204	37,862	342
CORPORATE STOCKS, GROSS - TOTAL	2,141,560	1,800,659	340,901
Bank	474,659	248,149	226,510
Other	1,666,901	1,552,510	114,391
TOTAL SECURITIES	14,698,712	12,155,397	2,543,315
LOANS AND DISCOUNTS, NET - TOTAL	56,495,369	49,707,935	6,787,434
Valuation reserves	132,048	121,788	10,260
LOANS AND DISCOUNTS, GROSS - TOTAL	56,627,417	49,829,723	6,797,694
Real estate loans - total	54,843,569	48,321,900	6,521,669
Secured by farmland	116,753	110,578	6,175
Secured by residential properties:			
Insured by FHA	15,769,230	14,674,504	1,094,726
Guaranteed by VA	12,150,988	11,032,381	1,118,607
Not insured or guaranteed by FHA or VA	19,898,221	16,555,195	3,343,026
Secured by other properties	6,908,377	5,949,242	959,135
Commercial and industrial loans (incl. open market paper)	284,044	271,705	12,339
Loans to individuals for personal expenditures	1,168,666	931,561	237,105
All other loans (including overdrafts)	331,138	304,557	26,581
TOTAL LOANS AND SECURITIES	71,194,081	61,863,332	9,330,749
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	587,543	522,382	65,161
Bank premises	432,546	389,840	42,706
Furniture and fixtures	111,977	94,269	17,708
Real estate owned other than bank premises	43,020	38,273	4,747
MISCELLANEOUS ASSETS	686,227	645,873	40,354
TOTAL ASSETS	73,300,003	63,744,591	9,555,412

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	TOTAL	INSURED	NONINSURED[6]
DEPOSITS - TOTAL	66,756,656	58,288,940	8,467,716
Demand deposits of individuals, partnerships, and corps.	570,635	526,471	44,164
Time deposits of individuals, partnerships, and corps.	66,125,568	57,703,374	8,422,194
Other deposits (official checks, etc.)	22,762	22,679	83
States and subdivisions	28,382	27,766	616
United States Government	6,665	6,006	659
Interbank	2,644	2,644	0
TOTAL DEMAND DEPOSITS	602,019	557,106	44,913
TOTAL SAVINGS AND TIME DEPOSITS	66,154,637	57,731,834	8,422,803
MISCELLANEOUS LIABILITIES	1,137,177	848,640	288,537
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	67,893,833	59,137,580	8,756,253
SURPLUS ACCOUNTS			
SURPLUS ACCOUNTS - TOTAL[23]	5,406,170	4,607,011	799,159
Surplus	3,771,060	3,321,762	449,298
Undivided profits	1,145,666	882,797	262,869
Other segregations of surplus	489,444	402,452	86,992
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	73,300,003	63,744,591	9,555,412
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	1.1	1.1	1.2
U.S. Government obligations, direct and guaranteed	4.9	4.1	10.2
Other securities	15.1	14.9	16.4
Loans and discounts	77.1	78.0	71.0
Other assets	1.7	1.8	1.1
Total surplus accounts	7.4	7.2	8.4
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:			
Total surplus accounts	7.9	7.6	9.4
NUMBER OF BANKS	500	333	167

ASSETS OF ALL COMMERCIAL BANKS AND ALL MEMBER BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1965, TO JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	ALL COMMERCIAL BANKS					
	JUNE 30 1965	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	57,221,034	60,186,603	65,244,375	75,562,258	84,004,881	88,530,372
Currency and coin	5,012,452	5,267,034	4,879,041	5,220,145	7,251,912	6,301,814
Reserve with Federal Reserve banks (member banks)	17,842,470	18,094,230	18,999,192	20,846,460	21,230,246	19,804,5[illegible]
Demand balances with banks in U.S. (except American branches of foreign banks)	12,667,174	13,097,769	13,986,090	15,285,387	18,629,304	17,471,9[illegible]
Other balances with banks in United States	421,658	525,377	629,715	305,931	385,848	265,144
Balances with banks in foreign countries	309,605	252,896	280,547	267,712	337,411	303,218
Cash items in process of collection	20,967,675	22,949,297	26,469,790	33,636,623	36,170,160	44,383,701
INVESTMENT SECURITIES - TOTAL	99,314,602	102,500,391	111,214,261	123,407,724	136,455,855	123,655,598
U.S. Treasury securities	56,985,944	53,618,931	54,387,116	58,804,977	64,685,769	53,230,741
Securities of other U.S. Government agencies and corps	3,789,965	6,589,816	7,564,130	9,197,177	10,267,943	9,551,400
Obligations of States and subdivisions	36,613,542	40,701,718	46,993,979	52,794,056	58,732,147	58,505,735
Other securities	1,925,151	1,589,926[8]	2,269,036	2,611,514	2,769,996	2,367,722
TRADING ACCOUNT SECURITIES						3,255,164
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL[9]		2,129,473	3,949,900	4,812,933	6,747,333	7,234,356
OTHER LOANS AND DISCOUNTS - TOTAL	193,323,777	216,342,161	226,979,408	247,309,558	266,595,576	279,677,006
Real estate loans - total	46,548,191	52,306,219	55,730,974	61,966,654	65,696,232	69,078,770
Secured by farmland	2,793,884	3,028,046	3,274,391	3,755,661	3,757,544	4,088,120
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,469,505	7,768,589	7,396,481	7,678,376	7,926,106	7,462,753
Guaranteed by Veterans Administration	2,711,594	2,654,574	2,494,609	2,647,944	2,707,611	2,743,349
Not insured or guaranteed by FHA or VA	20,202,084	23,376,946	25,595,709	28,786,571	30,799,644	30,376,548
Secured by multifamily (5-or-more) residential properties:						
Insured by Federal Housing Administration						596,801
Not insured by FHA						2,352,517
Secured by other properties	13,371,124	15,478,064	16,969,784	19,098,102	20,505,327	21,458,682
Loans to domestic commercial and foreign banks	3,791,073	1,973,429	1,784,801	1,944,619	2,206,944	2,589,654
Loans to other financial institutions	11,500,139	13,971,081	12,277,319	12,238,433	13,784,510	13,820,812
Loans to brokers and dealers in securities	6,065,862	5,349,835	4,598,708	4,949,842	6,625,467	5,305,827
Other loans for purchasing or carrying securities	2,914,301	3,287,201	3,330,732	3,736,049	4,114,267	4,214,566
Loans to farmers (excluding loans on real estate)	8,083,105	8,501,090	9,344,333	10,005,735	9,732,847	10,564,457
Commercial and industrial loans (incl. open market paper)	65,973,561	77,734,064	85,043,292	91,944,657	98,970,808	105,159,324
Other loans to individuals - total	43,271,578	47,928,186	49,771,001	54,490,953	58,638,265	61,905,822
Passenger automobile instalment loans	16,285,274	18,182,115	18,775,432	20,115,209	21,252,654	22,495,867
Credit cards and related plans:[10]						
Retail (charge account) credit card plans				952,841	1,312,020	1,704,982
Check credit and revolving credit plans				645,803	798,145	993,681
Other retail consumer instalment loans	3,948,467	4,373,769	4,959,340	5,139,704	5,543,259	5,897,710
Residential repair and modernization instalment loans	3,029,490	3,171,143	3,215,466	3,333,338	3,500,481	3,625,376
Other instalment loans for personal expenditures	7,036,480	7,870,866	8,472,036	8,872,237	9,458,282	9,921,835
Single-payment loans for personal expenditures	12,971,867	14,330,293	14,348,727	15,431,821	16,773,424	17,266,371
All other loans (including overdrafts)	5,175,967	5,291,056	5,098,248	6,032,616	6,826,236	7,037,774
TOTAL LOANS AND SECURITIES	292,638,379	320,972,025	342,143,569	375,530,215	409,798,764	413,822,124
Bank premises, furniture and fixtures, and other assets representing bank premises[11]	5,024,472	5,439,253	5,717,169	6,347,645	6,687,845	7,596,930
Real estate owned other than bank premises			262,215	332,657	327,346	349,665
Investments in subsidiaries not consolidated						512,869
Customers' liabilities on acceptances outstanding	1,892,144	2,134,364	2,446,073	2,464,456	2,531,534	3,177,904
Other assets	2,969,968	3,726,171	4,036,623	5,176,820	6,513,544	7,252,499
TOTAL ASSETS	359,745,997	392,458,416	419,850,024	465,414,051	509,863,914	521,242,363

ASSETS OF ALL COMMERCIAL BANKS AND ALL MEMBER BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1965, TO JUNE 30, 1969
(Amounts in thousands of dollars)

ALL MEMBER BANKS					
JUNE 30 1965	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
50,197,463	52,877,499	57,420,760	67,171,138	73,797,683	78,688,445
3,853,181	4,052,156	3,733,535	4,004,878	5,647,754	4,838,296
17,842,470	18,094,230	18,999,192	20,846,460	21,230,246	19,804,590
7,555,501	7,788,395	8,258,111	9,072,862	11,090,974	10,276,701
274,876	359,380	428,692	145,949	188,952	100,753
240,021	212,267	231,204	202,897	251,705	248,405
20,431,414	22,371,071	25,770,026	32,898,092	35,388,052	43,419,700
78,484,795	79,499,501	86,441,571	94,619,587	104,799,400	92,578,544
43,386,748	39,933,136	40,627,670	43,352,888	47,872,745	38,399,369
2,677,734	4,448,888	4,931,585	5,817,054	6,276,999	5,517,079
31,034,361	33,894,362	39,083,251	43,395,829	48,429,306	46,888,326
1,385,952	1,223,115	1,799,065	2,053,816	2,220,350	1,773,770
					3,201,932
	1,772,375	3,376,678	4,041,015	5,550,936	5,451,584
161,973,279	181,376,496	188,659,453	204,543,921	220,703,166	230,060,085
36,577,315	41,054,834	43,326,563	47,900,205	50,662,295	52,811,069
1,471,836	1,587,496	1,687,591	1,920,440	1,902,982	2,101,725
6,595,988	6,879,727	6,573,637	6,811,081	6,981,834	6,509,330
2,354,094	2,297,492	2,153,104	2,266,828	2,291,415	2,324,352
15,422,842	17,904,038	19,453,520	21,862,183	23,358,476	22,625,756
					564,946
					1,915,977
10,732,555	12,386,081	13,458,711	15,039,673	16,127,588	16,768,983
3,515,797	1,863,878	1,620,450	1,778,601	2,012,152	2,385,965
10,734,725	13,081,886	11,372,831	11,278,503	12,815,786	12,841,398
5,729,444	5,035,700	4,174,778	4,525,126	6,173,981	4,996,105
2,442,414	2,719,042	2,745,243	3,060,503	3,382,125	3,472,880
4,968,891	5,249,141	5,742,615	6,087,050	5,923,581	6,351,892
58,639,931	69,523,384	76,067,516	82,062,286	87,987,345	93,202,746
34,582,121	37,996,004	38,967,795	42,349,002	45,473,594	47,556,675
12,504,749	13,864,800	14,117,560	14,904,206	15,658,817	16,447,995
			901,217	1,229,290	1,591,538
			591,787	730,038	899,064
3,103,636	3,390,124	3,838,683	3,821,751	4,116,293	4,306,916
2,481,119	2,584,276	2,617,445	2,679,711	2,800,873	2,861,767
5,462,927	6,071,721	6,452,960	6,656,569	7,059,622	7,311,479
11,029,690	12,085,083	11,941,147	12,793,761	13,878,661	14,137,916
4,782,641	4,852,627	4,641,662	5,502,645	6,272,307	6,441,355
240,458,074	262,648,372	278,477,702	303,204,523	331,053,502	331,292,145
4,147,009	4,463,345	4,706,971	5,217,129	5,497,332	6,195,178
		192,513	256,132	250,602	263,848
					500,327
1,755,050	1,982,782	2,292,307	2,316,464	2,369,225	2,971,239
2,620,547	3,375,956	3,620,387	4,587,625	5,841,935	6,465,971
299,178,143	325,347,954	346,710,640	382,753,011	418,810,279	426,377,153

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND ALL MEMBER BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS.
JUNE 30, 1965, TO JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL COMMERCIAL BANKS					
	JUNE 30 1965	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
BUSINESS AND PERSONAL DEPOSITS - TOTAL	254,605,333	278,219,267	300,467,403	331,644,377	364,112,765	357,750,263
Individuals, partnerships, and corporations - demand	125,552,047	131,840,895	137,942,098	151,176,429	173,059,950	163,882,836
Individuals, partnerships, and corporations - time	123,027,988	139,650,243	154,973,753	170,304,219	181,321,502	181,108,2[illegible]
Savings deposits	87,680,663	91,339,778	91,769,473	95,310,181	96,504,054	95,288,4[illegible]
Deposits accumulated for payment of personal loans	1,001,426	1,153,276	1,276,052	1,239,785	1,219,630	1,154,43[illegible]
Other deposits of individuals, partnerships, and corps.	34,345,899	47,157,189	61,928,228	73,754,253	83,597,818	84,665,358
Certified and officers' checks, letters of credit, travelers' checks, etc.	6,025,298	6,728,129	7,551,552	10,163,729	9,731,313	12,759,156
GOVERNMENT DEPOSITS - TOTAL	36,108,595	38,993,832	36,515,231	38,320,331	41,590,854	39,875,795
United States Government - demand	11,820,022	11,022,957	5,176,614	4,991,204	5,029,148	5,659,164
United States Government - time	280,347	252,326	290,044	332,646	378,874	361,960
States and subdivisions - demand	13,385,275	15,033,199	15,316,304	16,405,459	17,001,994	17,060,621
States and subdivisions - time	10,622,951	12,685,350	15,732,269	16,591,022	19,180,838	16,794,050
DOMESTIC INTERBANK DEPOSITS - TOTAL	15,494,492	16,337,357	17,603,332	19,521,155	23,452,731	23,647,036
Commercial banks in the United States - demand	13,837,928	14,503,987	15,439,089	17,684,531	21,472,627	21,812,205
Commercial banks in the United States - time	478,385	587,048	708,202	593,131	716,344	527,728
Mutual savings banks in the United States - demand	884,918	1,028,132	929,361	990,556	1,079,765	1,218,545
Mutual savings banks in the United States - time	293,261	218,190	526,680	252,937	183,995	88,558
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	6,703,212	7,047,584	7,899,572	7,788,953	8,332,452	8,004,027
Foreign governments, central banks, etc. - demand	809,127	792,499	823,278	789,601	902,059	877,934
Foreign governments, central banks, etc. - time	4,115,931	4,388,363	5,114,136	4,727,112	4,851,319	4,585,500
Banks in foreign countries - demand	1,476,596	1,546,703	1,692,242	2,005,621	2,247,061	2,258,981
Banks in foreign countries - time	301,558	320,019	269,916	266,619	332,013	281,612
TOTAL DEPOSITS	312,911,632	340,598,040	362,485,538	397,274,816	437,488,802	429,277,121
Demand	173,791,211	182,496,501	184,870,538	204,207,130	230,523,917	225,529,442
Time	139,120,421	158,101,539	177,615,000	193,067,686	206,964,885	203,747,679
MISCELLANEOUS LIABILITIES - TOTAL	13,610,069	16,339,431	19,532,462	27,377,372	29,986,478	47,351,317
Federal funds purchased (borrowed) and securities sold under agreements to repurchase[12]		2,354,637	4,417,635	6,533,141	7,472,000	11,167,377
Other liabilities for borrowed money[12]	3,695,472	2,010,447	790,368	1,656,263	1,491,553	3,643,169
Mortgage indebtedness						520,804
Acceptances outstanding	1,931,403	2,184,709	2,512,270	2,534,469	2,575,034	3,251,474
Other liabilities	7,983,194	9,789,638	11,812,189	16,653,499	18,447,891	28,768,493
TOTAL LIABILITIES	326,521,701	356,937,471	382,018,000	424,652,188	467,475,280	476,628,438
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES						2,244
RESERVES ON LOANS AND SECURITIES - TOTAL	3,636,024	4,085,760	4,413,495	4,839,061	5,226,897	5,609,896
Reserve for bad debt losses on loans	3,636,024	4,085,760	4,413,495	4,839,061	5,226,897	5,271,077
Other reserves on loans						113,801
Reserves on securities						225,018
CAPITAL ACCOUNTS - TOTAL	29,588,272	31,435,185	33,418,529	35,922,802	37,161,737	39,001,785
Capital notes and debentures	1,564,002	1,796,106	1,988,062	2,243,321	2,159,520	2,020,312
Equity capital - total	28,024,270	29,639,079	31,430,467	33,679,481	35,002,217	36,981,473
Preferred stock	43,782	42,690	65,197	95,963	94,917	103,384
Common stock	8,499,316	8,887,512	9,259,094	9,737,134	9,921,928	10,477,156
Surplus	13,256,218	13,878,438	14,548,615	15,545,648	16,371,220	17,072,397
Undivided profits	5,449,782	5,965,288	6,635,637	7,241,873	7,520,123	8,278,943
Reserve for contingencies and other capital reserves	775,172	865,151	921,924	1,058,863	1,094,029	1,049,593
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	359,745,997	392,458,416	419,850,024	465,414,051	509,863,914	521,242,363
MEMORANDA						
Demand deposits adjusted[7]	127,165,586	134,020,260	137,785,045	147,894,772	167,851,982	153,674,372
Average of total deposits for the 15 calendar days ending with call date[13]		331,416,591				418,222,608
Average of total loans for the 15 calendar days ending with call date[13]		214,814,918				278,816,163
Unearned discount on instalment loans included in total capital accounts						13,982,711
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	15.9	15.3	15.5	16.2	16.5	17.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	16.9	15.3	14.8	14.6	14.7	12.1
Other securities	10.7	10.8	11.7	11.9	12.1	12.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.7	55.7	55.0	54.2	53.6	55.0
Other assets	2.8	2.9	3.0	3.1	3.1	3.6
Total capital accounts	8.2	8.0	8.0	7.7	7.3	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	12.1	11.3	11.1	10.9	10.3	10.3
NUMBER OF BANKS	13,805	13,821	13,762	13,743	13,698	13,694

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND ALL MEMBER BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1965, TO JUNE 30, 1969

(Amounts in thousands of dollars)

ALL MEMBER BANKS					
JUNE 30 1965	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	DEC.31 1968	JUNE 30 1969
208,967,487	227,492,319	244,665,074	268,385,361	293,737,615	285,148,793
3,730,977	108,416,758	113,527,672	124,160,180	141,834,686	133,315,194
9,787,695	112,973,862	124,275,737	134,964,656	143,298,232	140,312,116
71,472,714	73,733,623	73,642,643	76,054,674	76,614,967	74,961,310
749,303	870,451	980,734	945,339	937,254	880,834
27,565,678	38,369,788	49,652,360	57,964,643	65,746,011	64,469,972
5,448,815	6,101,699	6,861,665	9,260,525	8,604,697	11,521,483
29,759,764	32,023,045	29,194,383	30,347,288	33,217,351	31,267,225
10,806,478	9,987,426	4,588,095	4,131,079	4,316,240	4,880,206
234,522	210,204	244,938	291,556	334,249	312,191
10,126,583	11,473,366	11,586,390	12,521,923	12,865,575	12,938,803
8,592,181	10,352,049	12,774,960	13,402,730	15,701,287	13,136,025
14,632,670	15,474,851	16,751,920	18,559,150	22,292,357	22,599,992
13,267,860	13,943,991	14,853,589	17,010,413	20,618,329	21,051,303
413,281	525,616	648,966	525,196	634,269	464,465
741,265	842,549	776,629	827,835	895,685	1,048,544
210,264	162,695	472,736	195,706	144,074	35,680
6,383,036	6,740,769	7,551,325	7,388,042	7,875,059	7,522,075
770,761	763,873	763,112	749,473	855,455	775,371
4,026,454	4,300,864	5,010,326	4,588,046	4,698,687	4,452,988
1,345,587	1,412,498	1,557,349	1,834,581	2,037,423	2,071,936
240,234	263,534	220,538	215,942	283,494	221,780
259,742,957	281,730,984	298,162,702	324,679,841	357,122,382	346,538,085
146,238,326	152,942,160	154,514,501	170,496,009	192,028,090	187,602,840
113,504,631	128,788,824	143,648,201	154,183,832	165,094,292	158,935,245
11,982,321	14,419,432	17,516,407	24,792,027	27,154,522	43,758,505
	2,296,965	4,340,042	6,406,052	7,316,268	10,836,305
3,454,607	1,688,313	579,789	1,277,519	1,141,820	3,162,613
					411,394
1,785,517	2,023,349	2,347,121	2,377,838	2,404,049	3,024,409
6,742,197	8,410,805	10,249,455	14,730,618	16,292,385	26,323,784
271,725,278	296,150,416	315,679,109	349,471,868	384,276,904	390,296,590
					1,571
3,141,191	3,531,398	3,805,497	4,153,881	4,484,693	4,755,392
3,141,191	3,531,398	3,805,497	4,153,881	4,484,693	4,524,672
					64,150
					166,570
24,311,674	25,666,140	27,226,034	29,127,262	30,048,682	31,323,600
1,446,438	1,633,091	1,820,542	2,039,492	1,931,004	1,761,739
22,865,236	24,033,049	25,405,492	27,087,770	28,117,678	29,561,861
32,167	31,101	53,818	83,827	82,706	92,022
6,897,799	7,152,363	7,420,901	7,739,428	7,847,513	8,276,517
11,108,770	11,551,860	12,055,721	12,797,654	13,474,253	13,994,333
4,226,163	4,616,257	5,143,117	5,607,428	5,838,545	6,363,631
600,337	681,468	731,935	859,433	874,661	835,358
299,178,143	325,347,954	346,710,640	382,753,011	418,810,279	426,377,153
101,732,574	106,639,672	109,302,791	116,456,425	131,705,469	118,251,631
	275,342,729	292,047,994	317,847,697	345,107,212	337,523,477
	176,672,022	185,112,296	201,205,221	216,948,442	229,119,002
					5,257,299
16.8	16.3	16.6	17.6	17.6	18.5
15.4	13.6	13.1	12.8	12.9	10.3
10.8	10.8	11.8	11.9	12.1	12.2
54.1	56.3	55.4	54.5	54.0	55.2
2.9	3.0	3.1	3.2	3.4	3.8
8.1	7.9	7.9	7.6	7.2	7.3
11.8	11.0	10.9	10.7	10.1	10.1
6,234	6,193	6,107	6,038	5,977	5,937

ASSETS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1965, TO JUNE 30,1969
(Amounts in thousands of dollars)

ASSETS	JUNE 30 1965	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,019,666	965,538	1,152,435	959,084	995,993	832,152
Currency and coin	150,828	158,566	153,328	158,721	195,235	156,199
Demand balances with banks in the United States	505,346	541,141	534,607	531,915	569,829	506,976
Other balances with banks in the United States	310,682	204,465	374,350	175,739	158,796	77,993
Cash items in process of collection	52,810	61,366	90,150	92,709	72,133	90,984
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	5,753,495	5,122,434	4,303,847	4,205,162	3,818,859	3,610,37[illegible]
Valuation reserves	16,573	15,680	13,095	13,204	12,559	12,774
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	5,770,068	5,138,114	4,316,942	4,218,366	3,831,418	3,623,152
Direct:						
Treasury bills	541,424	346,176	238,763	420,099	348,773	266,330
Treasury certificates of indebtedness	-	86,236	24,466	4,754	5,181	3,542
Treasury notes maturing in 1 year or less	204,940	179,155	142,158	215,427	189,978	110,009
Treasury notes maturing after 1 year	269,575	354,064	531,339	869,614	977,151	1,033,538
United States nonmarketable bonds	94,580	73,552	38,437	35,532	27,104	25,790
Other bonds maturing in 1 year or less	21,520	40,823	42,808	93,765	162,425	163,311
Other bonds maturing in 1 to 5 years	1,126,771	1,066,653	997,555	670,308	621,127	672,697
Other bonds maturing in 5 to 10 years	1,799,809	1,442,664	836,087	575,947	240,984	66,368
Other bonds maturing after 10 years	1,555,264	1,354,896	1,204,912	1,014,553	962,513	916,858
Guaranteed obligations	156,185	193,895	260,417	318,367	296,182	364,709
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	361,918	284,359	242,460	204,420	194,054	189,893
Valuation reserves	8,727	7,191	6,776	5,833	5,733	5,725
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	370,645	291,550	249,236	210,253	199,787	195,618
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	3,851,094	3,952,933	5,727,652	7,548,354	8,152,602	8,795,085
Valuation reserves	21,422	21,848	23,872	23,867	22,728	22,834
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	3,872,516	3,974,781	5,751,524	7,572,221	8,175,330	8,817,919
Railroads	410,336	419,676	535,812	572,285	581,539	592,386
Utilities	1,702,701	1,650,157	2,514,890	3,542,300	3,949,857	4,231,003
Industrials	423,058	405,788	620,992	897,925	1,012,771	1,048,402
Securities of Federal agencies and corporations not guaranteed by U.S.	844,829	989,200	1,263,298	1,485,583	1,434,772	1,668,489
All other	491,592	509,960	816,532	1,074,128	1,196,391	1,277,639
CORPORATE STOCKS, NET - TOTAL	1,352,900	1,459,862	1,605,748	1,800,615	1,936,746	2,103,356
Valuation reserves	52,805	45,529	39,693	39,703	35,432	38,204
CORPORATE STOCKS, GROSS - TOTAL	1,405,705	1,505,391	1,645,441	1,840,318	1,972,178	2,141,560
Bank	441,966	454,651	461,268	467,917	491,241	474,659
Other	963,739	1,050,740	1,184,173	1,372,401	1,480,937	1,666,901
TOTAL SECURITIES	11,319,407	10,819,588	11,879,707	13,758,551	14,102,261	14,698,712
LOANS AND DISCOUNTS, NET - TOTAL	43,096,449	46,628,160	50,020,283	53,097,806	54,804,913	56,495,369
Valuation reserves	224,326	225,869	145,397	134,031	132,657	132,048
LOANS AND DISCOUNTS, GROSS - TOTAL	43,320,775	46,854,029	50,165,680	53,231,837	54,937,570	56,627,417
Real estate loans - total	42,466,605	45,883,509	48,893,419	51,793,468	53,456,416	54,843,569
Secured by farmland	51,132	53,497	50,869	114,673	116,949	116,753
Secured by residential properties:						
Insured by FHA	13,035,832	14,046,728	14,947,308	15,245,828	15,568,549	15,769,230
Guaranteed by VA	11,321,716	11,345,535	11,767,798	11,918,382	12,032,698	12,150,988
Not insured or guaranteed by FHA or VA	13,855,532	15,690,428	16,810,981	18,406,169	19,146,423	19,898,221
Secured by other properties	4,202,393	4,747,321	5,316,463	6,108,416	6,591,797	6,908,377
Commercial and industrial loans (incl. open market paper)	187,963	142,985	252,435	272,296	251,302	284,044
Loans to individuals for personal expenditures	577,308	736,443	853,775	1,004,687	1,086,292	1,168,666
All other loans (including overdrafts)	88,899	91,092	166,051	161,386	143,560	331,138
TOTAL LOANS AND SECURITIES	54,415,856	57,447,748	61,899,990	66,856,357	68,907,174	71,194,081
Bank premises	330,346	356,884	385,006	414,445	424,389	432,546
Furniture and fixtures	53,112	63,040	78,810	98,724	105,705	111,977
Real estate owned other than bank premises	38,607	40,497	36,068	47,615	41,502	43,020
Miscellaneous assets	525,181	542,006	600,990	654,612	675,980	686,227
TOTAL ASSETS	56,382,768	59,415,713	64,153,299	69,030,837	71,150,743	73,300,003

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1965, TO JUNE 30, 1969

(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	JUNE 30 1965	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
DEPOSITS - TOTAL	50,980,030	53,728,372	58,262,086	62,871,119	64,923,809	66,756,656
Demand deposits of individuals, partnerships, and corps.	380,727	429,338	464,189	513,075	484,404	570,635
Time deposits of individuals, partnerships, and corps.	50,551,169	53,245,412	57,739,393	62,298,062	64,380,503	66,125,568
Other deposits (official checks, etc.)	10,885	13,546	13,662	18,008	18,571	22,762
States and subdivisions	28,655	31,122	36,178	33,691	31,092	28,382
United States Government	7,039	7,603	7,434	7,018	6,961	6,665
Interbank	1,555	1,351	1,230	1,265	2,278	2,644
TOTAL DEMAND DEPOSITS	400,242	452,194	488,064	540,186	511,315	602,019
TOTAL SAVINGS AND TIME DEPOSITS	50,579,788	53,276,178	57,774,022	62,330,933	64,412,494	66,154,637
Miscellaneous liabilities	867,157	925,550	958,565	1,048,454	957,575	1,137,177
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	51,847,187	54,653,922	59,220,651	63,919,573	65,881,384	67,893,833
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL	4,535,581	4,761,791	4,932,648	5,111,264	5,269,359	5,406,170
Surplus	3,108,762	3,245,954	3,424,801	3,592,420	3,698,444	3,771,060
Undivided profits	1,061,867	1,132,204	1,051,010	1,057,058	1,113,191	1,145,666
Other segregations of surplus	364,952	383,633	456,837	461,786	457,724	489,444
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	56,382,768	59,415,713	64,153,299	69,030,837	71,150,743	73,300,003
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.8	1.6	1.8	1.4	1.4	1.1
U.S. Government obligations, direct and guaranteed	10.2	8.6	6.7	6.1	5.4	4.9
Other securities	9.9	9.6	11.8	13.8	14.5	15.1
Loans and discounts	76.4	78.5	78.0	76.9	77.0	77.1
Other assets	1.7	1.7	1.7	1.8	1.8	1.8
Total surplus accounts	8.0	8.0	7.7	7.4	7.4	7.4
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	9.1	8.9	8.4	8.0	7.9	7.9
NUMBER OF BANKS	505	507	505	502	501	500

ASSETS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 29, 1968, DECEMBER 31, 1968, AND JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	ALL INSURED COMMERCIAL BANKS		
	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	74,850,297	83,269,951	87,555,701
Currency and coin	5,195,426	7,216,003	6,266,282
Reserve with Federal Reserve banks (member banks)	20,846,460	21,230,246	19,804,5[illegible]
Demand balances with banks in U.S. (except American branches of foreign banks)	14,725,010	18,089,886	16,670,3[illegible]
Other balances with banks in United States	262,814	334,917	200,062
Balances with banks in foreign countries	215,585	264,433	274,898
Cash items in process of collection	33,605,002	36,134,466	44,339,503
INVESTMENT SECURITIES - TOTAL	122,205,094	135,242,315	122,437,623
U.S. Treasury securities	58,310,834	64,171,324	52,825,316
Securities of other U.S. Government agencies and corps.	9,020,552	10,081,641	9,310,940
Obligations of States and subdivisions	52,459,902	58,391,738	58,106,192
Other securities	2,413,806	2,597,612	2,195,175
TRADING ACCOUNT SECURITIES			3,248,729
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	4,655,442	6,526,458	7,075,357
OTHER LOANS AND DISCOUNTS - TOTAL	245,394,095	264,671,395	277,729,074
Real estate loans - total	61,633,253	65,332,745	68,728,760
Secured by farmland	3,731,675	3,735,180	4,061,452
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	7,590,526	7,809,567	7,360,009
Guaranteed by Veterans Administration	2,578,432	2,626,560	2,673,129
Not insured or guaranteed by FHA or VA	28,696,296	30,712,679	30,286,274
Secured by multifamily (5-or-more) residential properties:			
Insured by Federal Housing Administration			594,641
Not insured by FHA			2,350,653
Secured by other properties	19,036,324	20,448,759	21,402,602
Loans to domestic commercial and foreign banks	1,882,414	2,145,604	2,543,555
Loans to other financial institutions	12,074,724	13,676,953	13,640,251
Loans to brokers and dealers in securities	4,722,697	6,409,302	5,179,540
Other loans for purchasing or carrying securities	3,672,939	4,068,900	4,170,027
Loans to farmers (excluding loans on real estate)	9,983,673	9,712,410	10,546,149
Commercial and industrial loans (incl. open market paper)	91,220,531	98,161,381	104,290,921
Other loans to individuals - total	54,262,203	58,414,799	61,669,768
Passenger automobile instalment loans	20,066,311	21,200,443	22,436,965
Credit cards and related plans:			
Retail (charge account) credit card plans	952,841	1,312,020	1,704,982
Check credit and revolving credit plans	645,788	798,115	993,681
Other retail consumer instalment loans	5,120,115	5,520,274	5,871,057
Residential repair and modernization instalment loans	3,328,357	3,494,813	3,619,121
Other instalment loans for personal expenditures	8,809,770	9,390,559	9,852,935
Single-payment loans for personal expenditures	15,339,021	16,698,575	17,191,027
All other loans (including overdrafts)	5,941,661	6,749,301	6,960,103
TOTAL LOANS AND SECURITIES	372,254,631	406,440,168	410,490,783
Bank premises, furniture and fixtures, and other assets representing bank premises	6,316,278	6,656,856	7,563,940
Real estate owned other than bank premises	324,792	323,257	344,481
Investments in subsidiaries not consolidated			509,227
Customers' liabilities on acceptances outstanding	2,403,402	2,472,778	3,100,687
Other assets	4,980,958	6,290,722	7,014,030
TOTAL ASSETS	461,130,358	505,453,732	516,578,849

ASSETS OF INSUREO COMMERCIAL 8ANKS, 8Y CLASS OF 8ANK, JUNE 29, 1968, OECEM8ER 31, 1968, ANO JUNE 30, 1969
(Amounts in thousands of dollars)

NATIONAL 8ANKS MEM8ERS FEOERAL RESERVE SYSTEM			STATE 8ANKS MEM8ERS FEOERAL RESERVE SYSTEM			8ANKS NOT MEM8ERS FEDERAL RESERVE SYSTEM		
JUNE 29 1968	OEC. 31 1968	JUNE 30 1969	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969	JUNE 29 1968	OEC. 31 1968	JUNE 30 1969
44,829,568	50,995,100	52,344,448	22,341,570	22,802,583	26,343,997	7,679,159	9,472,268	8,867,256
2,966,786	4,212,260	3,638,199	1,038,092	1,435,494	1,200,097	1,190,548	1,568,249	1,427,986
14,658,572	15,462,496	14,653,252	6,187,888	5,767,750	5,151,338	-	-	-
6,924,049	8,733,886	8,084,076	2,148,813	2,357,088	2,192,625	5,652,148	6,998,912	6,393,665
117,978	162,573	84,913	27,971	26,379	15,840	116,865	145,965	99,309
106,708	140,306	143,309	96,189	111,399	105,096	12,688	12,728	26,493
20,055,475	22,283,579	25,740,699	12,842,617	13,104,473	17,679,001	706,910	746,414	919,803
68,558,286	76,881,103	69,175,198	26,061,301	27,918,297	23,403,346	27,585,507	30,442,915	29,859,079
31,627,144	35,299,934	28,867,721	11,725,744	12,572,811	9,531,648	14,957,946	16,298,579	14,425,947
4,730,818	5,160,752	4,549,752	1,086,236	1,116,247	967,327	3,203,498	3,804,642	3,793,861
30,645,611	34,713,361	34,336,301	12,750,218	13,715,945	12,552,025	9,064,073	9,962,432	11,217,866
1,554,713	1,707,056	1,421,424	499,103	513,294	352,346	359,990	377,262	421,405
		2,266,152			935,780			46,797
3,113,184	4,396,683	4,070,217	927,831	1,154,253	1,381,367	614,427	975,522	1,623,773
144,038,668	158,568,788	167,434,419	60,505,253	62,134,378	62,625,666	40,850,174	43,968,229	47,668,989
34,564,881	37,904,481	39,930,182	13,335,324	12,757,814	12,880,887	13,733,048	14,670,450	15,917,691
1,424,086	1,442,441	1,612,492	496,354	460,541	489,233	1,811,235	1,832,198	1,959,727
5,036,264	5,455,024	5,289,824	1,774,817	1,526,810	1,219,506	779,445	827,733	850,679
1,677,730	1,754,804	1,788,085	589,098	536,611	536,267	311,604	335,145	348,777
16,096,133	17,787,755	17,596,617	5,766,050	5,570,721	5,029,139	6,834,113	7,354,203	7,660,518
		269,462			295,484			29,695
		1,182,647			733,330			434,676
10,330,668	11,464,457	12,191,055	4,709,005	4,663,131	4,577,928	3,996,651	4,321,171	4,633,619
1,041,047	1,212,969	1,451,574	737,554	799,183	934,391	103,813	133,452	157,590
7,433,436	8,576,952	8,604,674	3,845,067	4,238,834	4,236,724	796,221	861,167	798,853
2,060,550	2,893,436	2,224,417	2,464,576	3,280,545	2,771,688	197,571	235,321	183,435
1,855,538	2,118,565	2,204,850	1,204,965	1,263,560	1,268,030	612,436	686,775	697,147
4,884,077	4,871,378	5,268,300	1,202,973	1,052,203	1,083,592	3,896,623	3,788,829	4,194,257
56,822,865	62,103,710	66,527,096	25,239,421	25,883,635	26,675,650	9,158,245	10,174,036	11,088,175
31,461,193	34,391,121	36,641,461	10,887,809	11,082,473	10,915,214	11,913,201	12,941,205	14,113,093
11,443,821	12,283,158	13,122,037	3,460,385	3,375,659	3,325,958	5,162,105	5,541,626	5,988,970
730,880	1,017,622	1,316,655	170,337	211,668	274,883	51,624	82,730	113,444
408,498	500,622	643,112	183,289	229,416	255,952	54,001	68,077	94,617
2,970,306	3,244,738	3,474,879	851,445	871,555	832,037	1,298,364	1,403,981	1,564,141
1,964,496	2,058,216	2,126,894	715,215	742,657	734,873	648,646	693,940	757,354
4,840,729	5,239,267	5,530,121	1,815,840	1,820,355	1,781,358	2,153,201	2,330,937	2,541,456
9,102,463	10,047,498	10,427,763	3,691,298	3,831,163	3,710,153	2,545,260	2,819,914	3,053,111
3,915,081	4,496,176	4,581,865	1,587,564	1,776,131	1,859,490	439,016	476,994	518,748
215,710,138	239,846,574	242,945,986	87,494,385	91,206,928	88,346,159	69,050,108	75,386,666	79,198,638
3,900,196	4,174,299	4,753,183	1,316,933	1,323,033	1,441,995	1,099,149	1,159,524	1,368,762
184,735	196,954	207,799	71,397	53,648	56,049	68,660	72,655	80,633
		389,582			110,745			8,900
1,252,519	1,275,638	1,687,715	1,063,945	1,093,587	1,283,524	86,938	103,553	129,448
3,261,950	4,125,344	4,690,214	1,325,675	1,716,591	1,775,757	393,333	448,787	548,059
269,139,106	300,613,909	307,018,927	113,613,905	118,196,370	119,358,226	78,377,347	86,643,453	90,201,696

LIABILITIES AND CAPITAL ACCOUNTS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK. JUNE 29, 1968, DECEMBER 31, 1968, AND JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL INSURED COMMERCIAL BANKS		
	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
BUSINESS AND PERSONAL DEPOSITS - TOTAL	329,636,610	361,993,247	355,582,619
Individuals, partnerships, and corporations - demand	150,199,663	172,006,973	162,900,158
Individuals, partnerships, and corporations - time	169,513,060	180,506,278	180,273,3[illegible]
Savings deposits	94,987,520	96,166,256	94,977,[illegible]
Deposits accumulated for payment of personal loans	1,235,487	1,215,522	1,149,1[illegible]
Other deposits of individuals, partnerships, and corps.	73,290,053	83,124,500	84,146,992
Certified and officers' checks, letters of credit, travelers' checks, etc.	9,923,887	9,479,996	12,409,124
GOVERNMENT DEPOSITS - TOTAL	38,104,130	41,385,278	39,651,012
United States Government - demand	4,960,779	5,012,445	5,636,323
United States Government - time	330,347	376,629	361,839
States and subdivisions - demand	16,303,108	16,881,042	16,929,297
States and subdivisions - time	16,509,896	19,115,162	16,723,553
DOMESTIC INTERBANK DEPOSITS - TOTAL	19,299,492	23,221,458	23,415,718
Commercial banks in the United States - demand	17,646,082	21,424,784	21,763,085
Commercial banks in the United States - time	591,131	714,271	525,653
Mutual savings banks in the United States - demand	862,411	933,799	1,089,803
Mutual savings banks in the United States - time	199,868	148,604	37,177
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,502,822	8,051,716	7,702,356
Foreign governments, central banks, etc. - demand	758,223	866,885	810,839
Foreign governments, central banks, etc. - time	4,629,072	4,752,732	4,502,679
Banks in foreign countries - demand	1,869,234	2,118,758	2,135,052
Banks in foreign countries - time	246,293	313,341	253,786
TOTAL DEPOSITS	394,543,054	434,651,699	426,351,705
Demand	202,523,387	228,724,682	223,673,681
Time	192,019,667	205,927,017	202,678,024
MISCELLANEOUS LIABILITIES - TOTAL	26,398,016	28,958,217	46,188,391
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	6,530,691	7,468,200	11,152,703
Other liabilities for borrowed money	1,401,403	1,214,440	3,314,109
Mortgage indebtedness			518,945
Acceptances outstanding	2,466,168	2,508,707	3,156,074
Other liabilities	15,999,754	17,766,870	28,046,560
TOTAL LIABILITIES	420,941,070	463,609,916	472,540,096
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES			2,244
RESERVES ON LOANS AND SECURITIES - TOTAL	4,826,295	5,215,817	5,596,156
Reserve for bad debt losses on loans	4,826,295	5,215,817	5,261,227
Other reserves on loans			112,601
Reserves on securities			222,328
CAPITAL ACCOUNTS - TOTAL	35,362,993	36,627,999	38,440,353
Capital notes and debentures	2,193,998	2,110,137	1,973,829
Equity capital - total	33,168,995	34,517,862	36,469,524
Preferred stock	91,771	90,686	99,153
Common stock	9,580,456	9,772,605	10,322,223
Surplus	15,325,973	16,173,907	16,868,516
Undivided profits	7,142,486	7,419,669	8,164,335
Reserve for contingencies and other capital reserves	1,028,309	1,060,995	1,015,297
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	461,130,358	505,453,732	516,578,849
MEMORANDA			
Demand deposits adjusted[7]	146,311,524	166,152,987	151,934,770
Average of total deposits for the 15 calendar days ending with call date[13]			416,218,940
Average of total loans for the 15 calendar days ending with call date[13]			277,240,995
Unearned discount on instalment loans included in total capital accounts			5,382,512
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	16.2	16.5	17.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.6	14.7	12.0
Other securities	11.9	12.1	12.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.2	53.6	55.1
Other assets	3.1	3.1	3.6
Total capital accounts	7.7	7.2	7.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:			
Total capital accounts	10.8	10.2	10.2
NUMBER OF BANKS	13,519	13,488	13,473

LIABILITIES AND CAPITAL ACCOUNTS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 29, 1968, DECEMBER 31, 1968, AND JUNE 30, 1969
(Amounts in thousands of dollars)

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
JUNE 29 1968	DEC. 31 1968	JUNE 30 1969	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969	JUNE 29 1968	DEC. 31 1968	JUNE 30 1969
191,320,257	214,193,866	210,876,125	77,065,104	79,543,749	74,272,668	61,251,249	68,255,632	70,433,826
[illegible]7,411,333	101,586,984	97,034,530	36,748,847	40,247,702	36,280,664	26,039,483	30,172,287	29,584,964
[illegible],984,017	108,059,800	107,846,175	35,980,639	35,238,432	32,465,941	34,548,404	37,208,046	39,961,221
[illegible],057,851	58,259,988	57,493,755	19,996,823	18,354,979	17,467,555	18,932,846	19,551,289	20,015,840
743,840	730,377	693,503	201,499	206,877	187,331	290,148	278,268	268,361
42,182,326	49,069,435	49,658,917	15,782,317	16,676,576	14,811,055	15,325,410	17,378,489	19,677,020
4,924,907	4,547,082	5,995,420	4,335,618	4,057,615	5,526,063	663,362	875,299	887,641
22,446,979	25,430,020	24,033,299	7,900,309	7,787,331	7,233,926	7,756,842	8,167,927	8,383,787
2,825,336	3,097,586	3,539,562	1,305,743	1,218,654	1,340,644	829,700	696,205	756,117
195,356	202,604	194,812	96,200	131,645	117,379	38,791	42,380	49,648
9,507,145	9,965,903	9,924,410	3,014,778	2,899,672	3,014,393	3,781,185	4,015,467	3,990,494
9,919,142	12,163,927	10,374,515	3,483,588	3,537,360	2,761,510	3,107,166	3,413,875	3,587,528
11,831,115	14,566,747	13,594,533	6,728,035	7,725,610	9,005,459	740,342	929,101	815,726
11,013,965	13,683,418	12,857,178	5,996,448	6,934,911	8,194,125	635,669	806,455	711,782
314,281	412,090	312,135	210,915	222,179	152,330	65,935	80,002	61,188
377,602	391,233	399,807	450,233	504,452	648,737	34,576	38,114	41,259
125,267	80,006	25,413	70,439	64,068	10,267	4,162	4,530	1,497
4,173,838	4,464,360	4,176,106	3,214,204	3,410,699	3,345,969	114,780	176,657	180,281
471,319	562,586	444,207	278,154	292,869	331,164	8,750	11,430	35,468
2,557,676	2,661,146	2,491,272	2,030,370	2,037,541	1,961,716	41,026	54,045	49,691
1,020,648	1,074,647	1,141,599	813,933	962,776	930,337	34,653	81,335	63,116
124,195	165,981	99,028	91,747	117,513	122,752	30,351	29,847	32,006
229,772,189	258,654,993	252,680,063	94,907,652	98,467,389	93,858,022	69,863,213	77,529,317	79,813,620
117,552,255	134,909,439	131,336,713	52,943,754	57,118,651	56,266,127	32,027,378	36,696,592	36,070,841
112,219,934	123,745,554	121,343,350	41,963,898	41,348,738	37,591,895	37,835,835	40,832,725	43,742,779
15,984,076	17,274,209	28,320,725	8,807,951	9,880,313	15,437,780	1,605,989	1,803,695	2,429,886
4,371,238	5,233,971	7,762,894	2,034,814	2,082,297	3,073,411	124,639	151,932	316,398
726,183	689,089	2,131,916	551,336	452,731	1,030,697	123,884	72,620	151,496
		295,244			116,150			107,551
1,277,432	1,291,193	1,708,438	1,100,406	1,112,856	1,315,971	88,330	104,658	131,665
9,609,223	10,059,956	16,422,233	5,121,395	6,232,429	9,901,551	1,269,136	1,474,485	1,722,776
245,756,265	275,929,202	281,000,788	103,715,603	108,347,702	109,295,802	71,469,202	79,333,012	82,243,506
		1,557			14			673
2,879,882	3,160,586	3,381,986	1,273,999	1,324,107	1,373,406	672,414	731,124	840,764
2,879,882	3,160,586	3,222,470	1,273,999	1,324,107	1,302,202	672,414	731,124	736,555
		46,180			17,970			48,451
		113,336			53,234			55,758
20,502,959	21,524,121	22,634,596	8,624,303	8,524,561	8,689,004	6,235,731	6,579,317	7,116,753
1,389,690	1,256,223	1,142,068	649,802	674,781	619,671	154,506	179,133	209,090
19,113,269	20,267,898	21,492,528	7,974,501	7,849,780	8,069,333	6,081,225	6,400,184	6,907,663
59,398	58,334	59,457	24,429	24,372	32,565	7,944	7,980	7,131
5,505,529	5,693,945	6,090,031	2,233,899	2,153,568	2,186,486	1,841,028	1,925,092	2,045,706
8,999,846	9,746,714	10,286,276	3,797,808	3,727,539	3,708,057	2,528,319	2,699,654	2,874,183
3,839,859	4,050,893	4,367,697	1,767,569	1,787,652	1,995,934	1,535,058	1,581,124	1,800,704
708,637	718,012	689,067	150,796	156,649	146,291	168,876	186,334	179,939
269,139,106	300,613,909	307,018,927	113,613,905	118,196,370	119,358,226	78,377,347	86,643,453	90,201,696
83,657,479	95,844,856	89,199,274	32,798,946	35,860,613	29,052,357	29,855,099	34,447,518	33,683,139
		246,680,452			90,843,025			78,695,463
		166,315,849			62,803,153			48,121,993
		5,240,846			16,453			125,213
16.6	17.0	17.0	19.7	19.3	22.1	9.8	10.9	9.8
13.5	13.5	10.9	11.3	11.6	8.8	23.2	23.2	20.2
12.0	12.1	12.4	11.6	12.0	11.6	12.0	[illegible]	13.0
54.7	54.2	55.9	54.1	53.6	53.6	52.9	51.9	54.6
3.2	3.2	3.8	3.3	3.5	3.9	2.1	2.1	2.4
7.6	7.2	7.4	7.6	7.2	7.3	8.0	7.6	7.9
10.6	10.0	10.0	10.8	10.3	10.4	11.2	10.8	10.6
4,742	4,716	4,701	1,296	1,261	1,236	7,481	7,511	7,536

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	ALL MEMBER BANKS	ALL DISTRICTS				
		RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	78,627,359	56,204,835	26,223,439	2,716,022	27,265,374	22,422,5[illegible]
Currency and coin	4,829,397	1,976,612	399,574	77,871	1,499,167	2,852,785
Reserve with Federal Reserve banks (member banks)	19,804,590	12,809,523	4,212,491	652,177	7,944,855	6,995,067
Demand balances with banks in U.S. (except American branches of foreign banks)	10,276,345	3,296,018	420,902	134,173	2,740,943	6,980,327
Other balances with banks in United States	100,753	38,035	3,014	82	34,939	62,718
Balances with banks in foreign countries	247,390	228,060	92,124	16,564	119,372	19,330
Cash items in process of collection	43,368,884	37,856,587	21,095,334	1,835,155	14,926,098	5,512,297
SECURITIES - TOTAL	95,780,229	46,619,573	11,653,219	3,748,592	31,217,762	49,160,656
U.S. Treasury securities	39,399,659	17,705,145	4,445,484	1,616,348	11,643,313	21,694,514
Securities of other U.S. Government agencies and corps	5,975,464	1,743,099	362,625	140,847	1,239,627	4,232,365
Obligations of States and subdivisions	48,615,887	26,043,112	6,553,059	1,866,800	17,623,253	22,572,775
Other securities	1,789,219	1,128,217	292,051	124,597	711,569	661,002
INVESTMENT SECURITIES - TOTAL	92,578,297	43,530,375	10,788,075	3,256,760	29,485,540	49,047,922
U.S. Treasury securities	38,407,807	16,724,678	4,210,640	1,292,779	11,221,259	21,683,129
Securities of other U.S. Government agencies and corps	5,517,079	1,297,476	246,915	50,669	999,892	4,219,603
Obligations of States and subdivisions	46,879,341	24,394,975	6,040,107	1,789,001	16,565,867	22,484,366
Other securities	1,774,070	1,113,246	290,413	124,311	698,522	660,824
TRADING ACCOUNT SECURITIES - TOTAL	3,201,932	3,089,198	865,144	491,832	1,732,222	112,734
U.S. Treasury securities	991,852	980,467	234,844	323,569	422,054	11,385
Securities of other U.S. Government agencies and corps	458,385	445,623	115,710	90,178	239,735	12,762
Obligations of States and subdivisions	1,736,546	1,648,137	512,952	77,799	1,057,386	88,409
Other securities	15,149	14,971	1,638	286	13,047	178
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	5,451,584	3,195,339	991,993	206,613	1,996,733	2,256,245
With domestic commercial banks	4,626,003	2,541,060	900,725	206,450	1,433,885	2,084,943
With brokers and dealers in securities	757,558	618,422	86,768	163	531,491	139,136
With others	68,023	35,857	4,500	0	31,357	32,166
OTHER LOANS AND DISCOUNTS - TOTAL	229,457,063	142,485,048	45,240,255	10,366,077	86,878,716	86,972,015
Real estate loans - total	52,595,592	24,247,689	4,041,217	789,924	19,416,548	28,347,903
Secured by farmland	2,101,556	394,284	94,384	2,611	297,289	1,707,272
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,449,055	3,972,045	419,897	84,666	3,467,482	2,477,010
Guaranteed by Veterans Administration	2,323,271	1,316,076	324,060	17,744	974,272	1,007,195
Not insured or guaranteed by FHA or VA	22,549,254	8,788,594	981,933	277,437	7,529,224	13,760,660
Secured by multifamily (5-or-more) residential properties:						
Insured by Federal Housing Administration	560,837	364,132	135,758	15,064	213,310	196,705
Not insured by FHA	1,915,977	1,291,217	278,207	32,899	980,111	624,760
Secured by other properties	16,695,642	8,121,341	1,806,978	359,503	5,954,860	8,574,301
Loans to domestic commercial and foreign banks	2,385,965	2,281,580	1,218,099	178,776	884,705	104,385
Loans to other financial institutions	12,820,368	10,779,506	3,819,218	1,144,309	5,815,979	2,040,862
Loans to brokers and dealers in securities	4,996,105	4,536,436	3,410,028	366,288	760,120	459,669
Other loans for purchasing or carrying securities	3,472,874	2,510,067	886,834	263,714	1,359,519	962,807
Loans to farmers (excluding loans on real estate)	6,348,051	1,569,453	13,292	44,329	1,511,832	4,778,598
Commercial and industrial loans (incl. open market paper	92,937,713	69,942,078	26,468,724	6[illegible],352,974	37,120,380	22,995,635
Other loans to individuals - total	47,465,098	21,948,513	3,706,804	887,733	17,353,976	25,516,585
Passenger automobile instalment loans	16,416,275	6,221,968	373,040	135,437	5,713,491	10,194,307
Credit cards and related plans:						
Retail (charge account) credit card plans	1,591,538	1,226,825	184,842	70,060	971,923	364,713
Check credit and revolving credit plans	899,064	667,944	141,529	15,117	511,298	231,120
Other retail consumer instalment loans	4,301,996	1,713,294	101,280	108,760	1,503,254	2,588,702
Residential repair and modernization instalment loans	2,853,219	1,397,257	184,824	29,493	1,182,940	1,455,962
Other instalment loans for personal expenditures	7,293,117	2,916,542	784,629	99,122	2,032,791	4,376,575
Single-payment loans for personal expenditures	14,109,889	7,804,683	1,936,660	429,744	5,438,279	6,305,206
All other loans (including overdrafts)	6,435,297	4,669,726	1,676,039	338,030	2,655,657	1,765,571
TOTAL LOANS AND SECURITIES	330,688,876	192,299,960	57,885,467	14,321,282	120,093,211	138,388,916
Bank premises, furniture and fixtures, and other assets representing bank premises	6,187,546	3,480,700	785,272	270,777	2,424,651	2,706,846
Real estate owned other than bank premises	263,703	147,248	31,236	1,960	114,052	116,455
Investments in subsidiaries not consolidated	500,327	488,141	261,803	15,496	210,842	12,186
Customers' liability on acceptances outstanding	2,970,417	2,879,487	1,788,518	198,325	892,644	90,93[illegible]
Other assets	6,038,814	4,784,062	2,307,135	345,383	2,131,544	1,254,7[illegible]
TOTAL ASSETS	425,277,042	260,284,433	89,282,870	17,869,245	153,132,318	164,992,609

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL MEMBER BANKS	ALL DISTRICTS				
		RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	284,202,115	157,253,127	44,424,137	10,343,171	102,485,819	126,948,988
Individuals, partnerships, and corporations - demand	133,098,084	78,654,834	24,711,163	5,626,775	48,316,896	54,443,250
Individuals, partnerships, and corporations - time	139,590,710	68,726,465	11,911,479	4,488,835	52,326,151	70,864,245
Savings deposits	74,850,075	35,164,088	5,354,460	2,004,362	27,805,266	39,685,987
Deposits accumulated for payment of personal loans	880,834	293,265	0	45	293,220	587,569
Other deposits of individuals, partnerships, and corps	63,859,801	33,269,112	6,557,019	2,484,428	24,227,665	30,590,689
Certified and officers' checks, letters of credit, travelers' checks, etc	11,513,321	9,871,828	7,801,495	227,561	1,842,772	1,641,493
GOVERNMENT DEPOSITS - TOTAL	31,192,256	16,364,999	3,022,220	986,821	12,355,958	14,827,257
United States Government - demand	4,875,002	3,427,109	982,739	273,674	2,170,696	1,447,893
United States Government - time	304,690	216,221	52,918	1,165	162,138	88,469
States and subdivisions - demand	12,920,869	5,426,410	1,313,814	320,670	3,791,926	7,494,459
States and subdivisions - time	13,091,695	7,295,259	672,749	391,312	6,231,198	5,796,436
DOMESTIC INTERBANK DEPOSITS - TOTAL	22,527,437	19,981,844	9,989,273	1,308,413	8,684,158	2,545,593
Commercial banks in the United States - demand	20,978,798	18,737,330	9,087,292	1,297,090	8,352,948	2,241,468
Commercial banks in the United States - time	464,415	389,942	252,534	9,933	127,475	74,473
Mutual savings banks in the United States - demand	1,048,544	823,419	637,359	1,390	184,670	225,125
Mutual savings banks in the United States - time	35,680	31,153	12,088	0	19,065	4,527
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,521,763	7,419,894	5,098,704	396,585	1,924,605	101,869
Foreign governments, central banks, etc. - demand	775,371	771,118	626,530	17,140	127,448	4,253
Foreign governments, central banks, etc. - time	4,452,988	4,412,231	2,823,033	294,638	1,294,560	40,757
Banks in foreign countries - demand	2,071,624	2,022,260	1,509,047	69,442	443,771	49,364
Banks in foreign countries - time	221,780	214,285	140,094	15,365	58,826	7,495
TOTAL DEPOSITS	345,443,571	201,019,864	62,534,334	13,034,990	125,450,540	144,423,707
Demand	187,281,613	119,734,308	46,669,439	7,833,742	65,231,127	67,547,305
Time	158,161,958	81,285,556	15,864,895	5,201,248	60,219,413	76,876,402
MISCELLANEOUS LIABILITIES - TOTAL	43,740,968	37,236,836	19,372,371	3,061,382	14,803,083	6,504,132
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	10,836,305	9,735,869	3,037,712	878,739	5,819,418	1,100,436
Other liabilities for borrowed money	3,162,613	2,476,101	633,278	351,092	1,491,731	686,512
Mortgage indebtedness	411,394	265,628	83,707	6,789	175,132	145,766
Acceptances outstanding	3,023,873	2,931,840	1,830,011	200,133	901,696	92,033
Other liabilities	26,306,783	21,827,398	13,787,663	1,624,629	6,415,106	4,479,385
TOTAL LIABILITIES	389,184,539	238,256,700	81,906,705	16,096,372	140,253,623	150,927,839
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	1,571	385	0	0	385	1,186
RESERVES ON LOANS AND SECURITIES - TOTAL	4,755,392	3,074,682	1,093,477	281,221	1,699,984	1,680,710
Reserve for bad debt losses on loans	4,524,672	2,961,093	1,090,228	274,709	1,596,156	1,563,579
Other reserves on loans	64,150	14,770	9	0	14,761	49,380
Reserves on securities	166,570	98,819	3,240	6,512	89,067	67,751
CAPITAL ACCOUNTS - TOTAL	31,335,540	18,952,666	6,282,688	1,491,652	11,178,326	12,382,874
Capital notes and debentures	1,761,739	1,395,159	492,585	39,999	862,575	366,580
Equity capital - total	29,573,801	17,557,507	5,790,103	1,451,653	10,315,751	12,016,294
Preferred stock	92,022	80,381	40,524	0	39,857	11,641
Common stock	8,281,517	4,924,343	1,644,458	480,836	2,799,049	3,357,174
Surplus	13,999,333	8,706,058	2,855,048	661,535	5,189,475	5,293,275
Undivided profits	6,365,371	3,340,769	1,094,973	162,096	2,083,700	3,024,602
Reserve for contingencies and other capital reserves	835,558	505,956	155,100	147,186	203,670	329,602
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	425,277,042	260,284,433	89,282,870	17,869,245	153,132,318	164,992,609
MEMORANDA						
Demand deposits adjusted[7]	118,058,929	59,713,282	15,504,074	4,427,823	39,781,385	58,345,647
Average of total deposits for the 15 calendar days ending with call date	336,458,579	194,093,987	58,679,167	12,726,978	122,687,842	142,364,592
Average of total loans for the 15 calendar days ending with call date	228,558,676	141,847,188	44,916,352	10,426,745	86,504,091	86,711,488
Unearned discount on instalment loans included in total capital accounts	161,299	2,539	0	0	2,539	158,760
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	18.5	21.6	29.4	15.2	17.8	13.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.3	6.9	5.0	7.5	8.0	15.7
Other securities	12.2	11.0	8.1	13.5	12.4	14.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.2	56.0	51.8	59.2	58.0	54.1
Other assets	3.8	4.5	5.8	4.7	3.8	2.5
Total capital accounts	7.4	7.3	7.0	8.3	7.3	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.2	10.1	10.7	10.8	9.8	10.2
NUMBER OF BANKS	5,938	181	12	9	160	5,757

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,437,848	1,685,488	3,123,336	2,428,658	694,678
Currency and coin	40,266	244,016	284,282	212,804	71,478
Reserve with Federal Reserve banks (member banks)	412,185	454,414	866,599	650,778	215,821
Demand balances with banks in U.S. (except American branches of foreign banks)	52,091	281,101	333,192	228,997	104,195
Other balances with banks in United States	3,031	2,810	5,841	4,230	1,611
Balances with banks in foreign countries	16,734	4,012	20,746	16,897	3,849
Cash items in process of collection	913,541	699,135	1,612,676	1,314,952	297,724
SECURITIES - TOTAL	1,283,501	2,765,282	4,048,783	2,970,241	1,078,542
U.S. Treasury securities	447,513	944,271	1,391,784	1,053,472	338,312
Securities of other U.S. Government agencies and corps.	22,897	76,241	99,138	88,150	10,988
Obligations of States and subdivisions	783,585	1,703,775	2,487,360	1,770,788	716,572
Other securities	29,506	40,995	70,501	57,831	12,670
INVESTMENT SECURITIES - TOTAL	1,091,207	2,746,468	3,837,675	2,769,285	1,068,390
U.S. Treasury securities	447,360	944,271	1,391,631	1,053,472	338,159
Securities of other U.S. Government agencies and corps.	22,897	76,241	99,138	88,150	10,988
Obligations of States and subdivisions	591,444	1,684,961	2,276,405	1,569,832	706,573
Other securities	29,506	40,995	70,501	57,831	12,670
TRADING ACCOUNT SECURITIES - TOTAL	192,294	18,814	211,108	200,956	10,152
U.S. Treasury securities	153	0	153	0	153
Securities of other U.S. Government agencies and corps.	0	0	0	0	0
Obligations of States and subdivisions	192,141	18,814	210,955	200,956	9,999
Other securities	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	93,500	80,996	174,496	160,496	14,000
With domestic commercial banks	93,500	80,945	174,445	160,445	14,000
With brokers and dealers in securities	0	51	51	51	0
With others	0	0	0	0	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,597,386	6,493,652	10,091,038	7,752,231	2,338,807
Real estate loans - total	315,275	2,022,740	2,338,015	1,779,051	558,964
Secured by farmland	0	23,053	23,053	19,420	3,633
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	9,092	134,328	143,420	129,305	14,115
Guaranteed by Veterans Administration	5,223	44,210	49,433	39,072	10,361
Not insured or guaranteed by FHA or VA	69,347	1,023,046	1,092,393	815,185	277,208
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	40,546	3,088	43,634	30,777	12,857
Not insured by FHA	33,781	34,928	68,709	59,551	9,158
Secured by other properties	157,286	760,087	917,373	685,741	231,632
Loans to domestic commercial and foreign banks	32,756	4,560	37,316	26,855	10,461
Loans to other financial institutions	251,700	156,991	408,691	287,011	121,680
Loans to brokers and dealers in securities	24,098	15,706	39,804	18,891	20,913
Other loans for purchasing or carrying securities	29,564	20,500	50,064	42,911	7,153
Loans to farmers (excluding loans on real estate)	2,758	31,207	33,965	26,190	7,775
Commercial and industrial loans (incl. open market paper)	2,293,190	2,155,552	4,448,742	3,543,275	905,467
Other loans to individuals - total	521,688	1,881,371	2,403,059	1,753,384	649,675
Passenger automobile instalment loans	90,563	671,696	762,259	567,227	195,032
Credit cards and related plans:					
Retail (charge account) credit card plans	21,425	47,865	69,290	26,121	43,169
Check credit and revolving credit plans	45,744	34,003	79,747	67,528	12,219
Other retail consumer instalment loans	13,320	108,315	121,635	89,950	31,685
Residential repair and modernization instalment loans	19,648	110,666	130,314	95,249	35,065
Other instalment loans for personal expenditures	50,054	319,462	369,516	278,332	91,184
Single-payment loans for personal expenditures	280,934	589,364	870,298	628,977	241,321
All other loans (including overdrafts)	126,357	205,025	331,382	274,663	56,719
TOTAL LOANS AND SECURITIES	4,974,387	9,339,930	14,314,317	10,882,968	3,431,349
Bank premises, furniture and fixtures, and other assets representing bank premises	62,496	199,253	261,749	199,262	62,487
Real estate owned other than bank premises	7,027	3,999	11,026	9,679	1,347
Investments in subsidiaries not consolidated	23,298	3,710	27,008	24,425	2,58[illegible]
Customers' liability on acceptances outstanding	87,807	15,160	102,967	92,058	10,[illegible]
Other assets	142,030	75,511	217,541	178,906	38,[illegible]
TOTAL ASSETS	6,734,893	11,323,051	18,057,944	13,815,956	4,241,98[illegible]

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
26,627,647	3,555,113	30,182,760	12,785,521	17,397,239	1,658,626	1,276,770	2,935,396	1,644,273	1,291,123
455,366	483,265	938,631	518,817	419,814	120,447	217,418	337,865	225,177	112,688
4,347,428	1,082,305	5,429,733	3,024,504	2,405,229	478,935	403,220	882,155	480,375	401,780
455,959	694,358	1,150,317	730,073	420,244	141,608	462,031	603,639	431,801	171,838
3,014	18,557	21,571	11,539	10,032	4,770	2,005	6,775	6,236	539
98,260	5,818	104,078	33,120	70,958	4,768	15	4,783	2,267	2,516
21,267,620	1,270,810	22,538,430	8,467,468	14,070,962	908,098	192,081	1,100,179	498,417	601,762
12,394,623	7,672,713	20,067,336	10,513,399	9,553,937	1,476,117	3,301,276	4,777,393	3,466,081	1,311,312
4,680,529	2,696,156	7,376,685	3,924,446	3,452,239	540,315	1,412,719	1,953,034	1,463,500	489,534
379,213	381,006	760,219	414,949	345,270	4,598	281,524	286,122	262,858	23,264
7,037,206	4,483,691	11,520,897	5,925,584	5,595,313	899,005	1,533,307	2,432,312	1,651,741	780,571
297,675	111,860	409,535	248,420	161,115	32,199	73,726	105,925	87,982	17,943
11,496,153	7,656,718	19,152,871	10,096,417	9,056,454	1,435,669	3,301,276	4,736,945	3,438,279	1,298,666
4,445,685	2,696,156	7,141,841	3,862,909	3,278,932	540,315	1,412,719	1,953,034	1,463,500	489,534
262,015	381,006	643,021	333,080	309,941	4,598	281,524	286,122	262,858	23,264
6,492,629	4,467,724	10,960,353	5,653,674	5,306,679	858,628	1,533,307	2,391,935	1,623,939	767,996
295,824	111,832	407,656	246,754	160,902	32,128	73,726	105,854	87,982	17,872
898,470	15,995	914,465	416,982	497,483	40,448	0	40,448	27,802	12,646
234,844	0	234,844	61,537	173,307	0	0	0	0	0
117,198	0	117,198	81,869	35,329	0	0	0	0	0
544,577	15,967	560,544	271,910	288,634	40,377	0	40,377	27,802	12,575
1,851	28	1,879	1,666	213	71	0	71	0	71
1,007,943	326,646	1,334,589	655,004	679,585	84,379	216,211	300,590	193,020	107,570
916,675	307,965	1,224,640	563,055	661,585	83,290	213,510	296,800	190,410	106,390
86,768	18,261	105,029	91,529	13,500	0	876	876	785	91
4,500	420	4,920	420	4,500	1,089	1,825	2,914	1,825	1,089
47,021,089	14,880,413	61,901,502	31,487,272	30,414,230	5,312,440	5,773,800	11,086,240	7,102,211	3,984,029
4,519,896	5,424,701	9,944,597	6,086,767	3,857,830	643,357	2,459,318	3,102,675	2,394,118	708,557
104,826	94,419	199,245	129,907	69,338	3,775	116,461	120,236	112,676	7,560
455,830	692,897	1,148,727	777,854	370,873	42,986	134,391	177,377	103,791	73,586
354,258	436,088	790,346	519,146	271,200	5,787	53,411	59,198	49,340	9,858
1,222,178	2,468,734	3,690,912	2,369,519	1,321,393	240,069	1,385,124	1,625,193	1,345,272	279,921
138,084	149,569	287,653	62,396	225,257	4,865	2,403	7,268	1,151	6,117
280,361	115,748	396,109	200,103	196,006	53,666	36,364	90,030	22,340	67,690
1,964,359	1,467,246	3,431,605	2,027,842	1,403,763	292,209	731,164	1,023,373	759,548	263,825
1,297,727	22,399	1,320,126	603,617	716,509	75,127	2,442	77,569	54,450	23,119
3,877,350	471,989	4,349,339	2,027,546	2,321,793	592,900	86,654	679,554	278,394	401,160
3,433,083	196,244	3,629,327	1,196,944	2,432,383	66,531	21,550	88,081	37,026	51,055
890,064	102,374	992,438	330,553	661,885	79,498	22,586	102,084	48,085	53,999
30,760	129,187	159,947	90,706	69,241	3,974	125,906	129,880	123,434	6,446
27,109,595	4,066,370	31,175,965	15,678,671	15,497,294	2,505,232	1,221,861	3,727,093	2,078,274	1,648,819
4,123,460	4,132,877	8,256,337	4,553,979	3,702,358	1,054,344	1,640,710	2,695,054	1,776,264	918,790
533,060	1,311,168	1,844,228	1,088,724	755,504	282,058	544,389	826,447	616,166	210,281
215,195	41,842	257,037	199,107	57,930	15,187	1,636	16,823	16,081	742
165,981	55,384	221,365	120,028	101,337	76,648	24,826	101,474	33,970	67,504
121,058	310,830	431,888	274,428	157,460	93,731	141,379	235,110	162,998	72,112
221,330	307,411	528,741	303,062	225,679	43,338	87,446	130,784	77,121	53,663
865,333	920,249	1,785,582	1,055,358	730,224	219,483	398,662	618,145	429,486	188,659
2,001,503	1,185,993	3,187,496	1,513,272	1,674,224	323,899	442,372	766,271	440,442	325,829
1,739,154	334,272	2,073,426	918,489	1,154,937	291,477	192,773	484,250	312,166	172,084
60,423,655	22,879,772	83,303,427	42,655,675	40,647,752	6,872,936	9,291,287	16,164,223	10,761,312	5,402,911
832,297	374,911	1,207,208	620,473	586,735	109,369	165,004	274,373	185,779	88,594
31,617	8,402	40,019	19,927	20,092	202	3,706	3,908	3,733	175
261,803	3,751	265,554	184,813	80,741	40,352	3	40,355	25,117	15,238
[illegible]812,108	25,481	1,837,589	719,051	1,118,538	72,591	1,387	73,978	41,068	32,910
[illegible],353,611	229,124	2,582,735	1,331,511	1,251,224	102,282	60,727	163,009	96,199	66,810
92,342,738	27,076,554	119,419,292	58,316,971	61,102,321	8,856,358	10,798,884	19,655,242	12,757,481	6,897,761

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,515,040	8,332,289	11,847,329	8,920,114	2,927,2[illegible]
Individuals, partnerships, and corporations - demand	2,399,754	4,368,869	6,768,623	5,013,775	1,754,84[illegible]
Individuals, partnerships, and corporations - time	1,068,347	3,850,209	4,918,556	3,787,321	1,131,235
Savings deposits	311,962	2,631,611	2,943,573	2,271,405	672,168
Deposits accumulated for payment of personal loans	0	853	853	853	0
Other deposits of individuals, partnerships, and corps.	756,385	1,217,745	1,974,130	1,515,063	459,067
Certified and officers' checks, letters of credit, travelers' checks, etc.	46,939	113,211	160,150	119,018	41,132
GOVERNMENT DEPOSITS - TOTAL	449,207	840,530	1,289,737	916,088	373,649
United States Government - demand	53,998	137,552	191,550	137,469	54,081
United States Government - time	7,396	1,851	9,247	8,896	351
States and subdivisions - demand	261,806	424,593	686,399	508,260	178,139
States and subdivisions - time	126,007	276,534	402,541	261,463	141,078
DOMESTIC INTERBANK DEPOSITS - TOTAL	577,874	200,264	778,138	657,112	121,026
Commercial banks in the United States - demand	455,381	72,148	527,529	468,936	58,593
Commercial banks in the United States - time	17,691	4,386	22,077	18,491	3,586
Mutual savings banks in the United States - demand	89,132	121,143	210,275	157,048	53,227
Mutual savings banks in the United States - time	15,670	2,587	18,257	12,637	5,620
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	123,063	3,342	126,405	116,468	9,937
Foreign governments, central banks, etc. - demand	5,087	0	5,087	5,071	16
Foreign governments, central banks, etc. - time	70,395	0	70,395	65,395	5,000
Banks in foreign countries - demand	45,770	3,342	49,112	44,191	4,921
Banks in foreign countries - time	1,811	0	1,811	1,811	0
TOTAL DEPOSITS	4,665,184	9,376,425	14,041,609	10,609,782	3,431,827
Demand	3,357,867	5,240,858	8,598,725	6,453,768	2,144,957
Time	1,307,317	4,135,567	5,442,884	4,156,014	1,286,870
MISCELLANEOUS LIABILITIES - TOTAL	1,429,983	925,251	2,355,234	1,956,719	398,515
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	292,828	213,034	505,862	406,349	99,513
Other liabilities for borrowed money	168,631	122,922	291,553	247,757	43,796
Mortgage indebtedness	556	3,204	3,760	3,643	117
Acceptances outstanding	88,760	15,160	103,920	92,769	11,151
Other liabilities	879,208	570,931	1,450,139	1,206,201	243,938
TOTAL LIABILITIES	6,095,167	10,301,676	16,396,843	12,566,501	3,830,342
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	82,132	126,265	208,397	158,427	49,970
Reserve for bad debt losses on loans	80,265	122,219	202,484	155,323	47,161
Other reserves on loans	1,150	1,028	2,178	1,560	618
Reserves on securities	717	3,018	3,735	1,544	2,191
CAPITAL ACCOUNTS - TOTAL	557,594	895,110	1,452,704	1,091,028	361,676
Capital notes and debentures	40,000	32,773	72,773	33,754	39,019
Equity capital - total	517,594	862,337	1,379,931	1,057,274	322,657
Preferred stock	0	776	776	576	200
Common stock	122,581	230,381	352,962	262,166	90,796
Surplus	279,419	423,051	702,470	545,420	157,050
Undivided profits	84,816	198,180	282,996	214,729	68,267
Reserve for contingencies and other capital reserves	30,778	9,949	40,727	34,383	6,344
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,734,893	11,323,051	18,057,944	13,815,956	4,241,988
MEMORANDA					
Demand deposits adjusted[7]	1,934,947	4,332,023	6,266,970	4,532,411	1,734,559
Average of total deposits for the 15 calendar days ending with call date	4,493,948	9,343,557	13,837,505	10,423,832	3,413,673
Average of total loans for the 15 calendar days ending with call date	3,562,968	6,523,366	10,086,334	7,743,099	2,343,235
Unearned discount on instalment loans included in total capital accounts	0	6,599	6,599	6,123	476
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	21.3	14.9	17.3	17.6	16.4
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	7.0	9.0	8.3	8.3	8.2
Other securities	12.1	15.4	14.2	13.2	17.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.8	58.1	56.8	57.3	55.5
Other assets	4.8	2.6	3.4	3.7	2.7
Total capital accounts	8.3	7.9	8.0	7.9	8.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.5	10.3	10.7	10.6	11.3
NUMBER OF BANKS	5	238	243	214	29

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
[illegible],455,885	20,266,921	66,722,806	34,507,033	32,215,773	5,873,729	8,756,152	14,629,881	9,741,563	4,888,318
25,461,129	8,543,394	34,004,523	16,608,154	17,396,369	3,070,188	3,339,665	6,409,853	3,918,244	2,491,609
13,158,739	11,360,243	24,518,982	14,587,393	9,931,589	2,678,111	5,343,435	8,021,546	5,728,690	2,292,856
6,155,426	8,175,072	14,330,498	8,822,157	5,508,341	1,083,593	3,352,662	4,436,255	3,402,901	1,033,354
0	1,443	1,443	1,430	13	0	598	598	598	0
7,003,313	3,183,728	10,187,041	5,763,806	4,423,235	1,594,518	1,990,175	3,584,693	2,325,191	1,259,502
7,836,017	363,284	8,199,301	3,311,486	4,887,815	125,430	73,052	198,482	94,629	103,853
3,445,051	2,836,823	6,281,874	3,201,104	3,080,770	374,266	637,719	1,011,985	758,265	253,720
1,011,130	226,810	1,237,940	521,180	716,760	138,988	84,842	223,830	136,584	87,246
108,537	2,483	111,020	25,750	85,270	355	1,316	1,671	1,377	294
1,427,215	1,632,473	3,059,688	1,607,455	1,452,233	175,545	392,894	568,439	458,730	109,709
898,169	975,057	1,873,226	1,046,719	826,507	59,378	158,667	218,045	161,574	56,471
10,046,686	250,913	10,297,599	3,539,349	6,758,250	704,341	55,813	760,154	315,746	444,408
9,125,163	154,792	9,279,955	3,196,856	6,083,099	651,445	49,616	701,061	297,007	404,054
257,014	5,770	262,784	149,214	113,570	16,845	504	17,349	2,009	15,340
652,421	88,697	741,118	184,003	557,115	36,021	5,693	41,714	16,700	25,014
12,088	1,654	13,742	9,276	4,466	30	0	30	30	0
5,120,812	68,588	5,189,400	2,159,533	3,029,867	174,954	136	175,090	107,372	67,718
626,530	1,272	627,802	307,666	320,136	9,639	0	9,639	6,026	3,613
2,825,033	39,007	2,864,040	1,090,035	1,774,005	112,532	0	112,532	70,013	42,519
1,528,855	21,684	1,550,539	720,076	830,463	49,191	116	49,307	28,505	20,802
140,394	6,625	147,019	41,756	105,263	3,592	20	3,612	2,828	784
65,068,434	23,423,245	88,491,679	43,407,019	45,084,660	7,127,290	9,449,820	16,577,110	10,922,946	5,654,164
47,668,460	11,032,406	58,700,866	26,456,876	32,243,990	4,256,447	3,945,878	8,202,325	4,956,425	3,245,900
17,399,974	12,390,839	29,790,813	16,950,143	12,840,670	2,870,843	5,503,942	8,374,785	5,966,521	2,408,264
19,625,388	1,310,966	20,936,354	9,843,001	11,093,353	925,080	358,653	1,283,733	669,861	613,872
3,139,127	266,612	3,405,739	2,053,905	1,351,834	457,830	44,606	502,436	150,142	352,294
676,828	142,681	819,509	213,406	606,103	88,179	12,475	100,654	78,590	22,064
89,308	36,260	125,568	52,504	73,064	5,205	7,296	12,501	11,995	506
1,854,690	26,243	1,880,933	733,625	1,147,308	74,556	1,387	75,943	41,880	34,063
13,865,435	839,170	14,704,605	6,789,561	7,915,044	299,310	292,889	592,199	387,254	204,945
84,693,822	24,734,211	109,428,033	53,250,020	56,178,013	8,052,370	9,808,473	17,860,843	11,592,807	6,268,036
0	44	44	44	0	0	0	0	0	0
1,148,430	308,448	1,456,878	749,226	707,652	117,244	115,503	232,747	140,222	92,525
1,144,780	296,830	1,441,610	743,212	698,398	117,244	113,110	230,354	138,875	91,479
65	5,361	5,426	3,422	2,004	0	944	944	231	713
3,585	6,257	9,842	2,592	7,250	0	1,449	1,449	1,116	333
6,500,486	2,033,851	8,534,337	4,317,681	4,216,656	686,744	874,908	1,561,652	1,024,452	537,200
510,135	111,285	621,420	324,247	297,173	79,824	13,430	93,254	43,430	49,824
5,990,351	1,922,566	7,912,917	3,993,434	3,919,483	606,920	861,478	1,468,398	981,022	487,376
40,524	125	40,649	40,649	0	0	908	908	908	0
1,700,140	517,657	2,217,797	1,134,735	1,083,062	117,565	203,967	321,532	212,597	108,935
2,955,048	902,602	3,857,650	2,127,422	1,730,228	352,216	432,712	784,928	516,444	268,484
1,138,105	453,980	1,592,085	519,600	1,072,485	132,467	210,529	342,996	237,647	105,349
156,534	48,202	204,736	171,028	33,708	4,672	13,362	18,034	13,426	4,608
92,342,738	27,076,554	119,419,292	58,316,971	61,102,321	8,856,358	10,798,884	19,655,242	12,757,481	6,897,761
16,264,547	9,379,994	25,644,541	14,271,372	11,373,169	2,557,916	3,619,339	6,177,255	4,024,417	2,152,838
61,194,524	23,135,575	84,330,099	41,469,381	42,860,718	6,917,538	9,253,605	16,171,143	10,660,519	5,510,624
46,629,662	14,869,922	61,499,584	30,901,984	30,597,600	5,279,789	5,800,437	11,080,226	7,089,125	3,991,101
0	8,846	8,846	6,948	1,898	0	9,707	9,707	9,312	395
28.8	13.1	25.3	21.9	28.5	18.7	11.8	14.9	12.9	18.7
5.1	11.4	6.5	7.2	5.9	6.2	15.7	11.4	13.5	7.4
8.3	17.0	10.3	10.8	9.8	10.5	14.9	12.9	13.6	11.6
52.0	56.2	53.0	55.1	50.9	60.9	55.5	57.9	57.2	59.3
5.7	2.4	5.0	4.9	5.0	3.7	2.1	2.8	2.8	3.0
7.0	7.5	7.1	7.4	6.9	7.8	8.1	7.9	8.0	7.8
10.6	9.8	10.4	10.4	10.4	10.3	10.8	10.6	10.6	10.5
15	358	373	263	110	6	349	355	325	30

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,590,338	1,605,681	4,196,019	3,104,900	1,091,11
Currency and coin	191,088	258,279	449,367	325,943	123,424
Reserve with Federal Reserve banks (member banks)	848,205	509,077	1,357,282	1,012,180	345,102
Demand balances with banks in U.S. (except American branches of foreign banks)	171,718	564,669	736,587	528,000	208,587
Other balances with banks in United States	212	742	954	893	61
Balances with banks in foreign countries	17,112	126	17,238	14,974	2,264
Cash items in process of collection	1,362,003	272,588	1,634,591	1,222,910	411,681
SECURITIES - TOTAL	4,335,257	4,435,872	8,771,129	6,423,801	2,347,328
U.S. Treasury securities	1,417,862	2,183,296	3,601,158	2,591,573	1,009,585
Securities of other U.S. Government agencies and corps.	57,709	250,660	308,369	251,291	57,078
Obligations of States and subdivisions	2,760,275	1,954,857	4,715,132	3,462,189	1,252,943
Other securities	99,411	47,059	146,470	118,748	27,722
INVESTMENT SECURITIES - TOTAL	4,248,041	4,434,985	8,683,026	6,337,079	2,345,947
U.S. Treasury securities	1,403,514	2,183,063	3,586,577	2,577,764	1,008,813
Securities of other U.S. Government agencies and corps.	57,481	250,660	308,141	251,063	57,078
Obligations of States and subdivisions	2,687,705	1,954,203	4,641,908	3,389,504	1,252,404
Other securities	99,341	47,059	146,400	118,748	27,652
TRADING ACCOUNT SECURITIES - TOTAL	87,216	887	88,103	86,722	1,381
U.S. Treasury securities	14,348	233	14,581	13,809	772
Securities of other U.S. Government agencies and corps.	228	0	228	228	0
Obligations of States and subdivisions	72,570	654	73,224	72,685	539
Other securities	70	0	70	0	70
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	388,476	178,200	566,676	504,326	62,350
With domestic commercial banks	384,100	177,600	561,700	499,350	62,350
With brokers and dealers in securities	4,376	0	4,376	4,376	0
With others	0	600	600	600	0
OTHER LOANS AND DISCOUNTS - TOTAL	9,754,321	6,939,169	16,693,490	12,183,165	4,510,325
Real estate loans - total	2,078,926	2,569,440	4,648,366	3,181,085	1,467,281
Secured by farmland	9,073	189,809	198,882	140,967	57,915
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	163,595	63,069	226,664	180,102	46,562
Guaranteed by Veterans Administration	122,068	33,435	155,503	129,263	26,240
Not insured or guaranteed by FHA or VA	960,932	1,435,411	2,396,343	1,744,900	651,443
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	8,105	907	9,012	6,869	2,143
Not insured by FHA	75,179	42,934	118,113	52,018	66,095
Secured by other properties	739,974	803,875	1,543,849	926,966	616,883
Loans to domestic commercial and foreign banks	114,066	1,225	115,291	108,576	6,715
Loans to other financial institutions	500,212	125,450	625,662	439,326	186,336
Loans to brokers and dealers in securities	96,731	21,466	118,197	65,081	53,116
Other loans for purchasing or carrying securities	232,726	62,799	295,525	119,661	175,864
Loans to farmers (excluding loans on real estate)	4,781	178,791	183,572	134,143	49,429
Commercial and industrial loans (incl. open market paper)	4,490,900	1,377,354	5,868,254	4,341,050	1,527,204
Other loans to individuals - total	1,831,122	2,430,090	4,261,212	3,333,346	927,866
Passenger automobile instalment loans	607,465	1,159,245	1,766,710	1,391,931	374,779
Credit cards and related plans:					
Retail (charge account) credit card plans	48,509	33,370	81,879	74,864	7,015
Check credit and revolving credit plans	54,989	9,507	64,496	60,469	4,027
Other retail consumer instalment loans	133,413	200,982	334,395	267,131	67,264
Residential repair and modernization instalment loans	180,580	151,767	332,347	288,041	44,306
Other instalment loans for personal expenditures	309,385	399,787	709,172	536,600	172,572
Single-payment loans for personal expenditures	496,781	475,432	972,213	714,310	257,903
All other loans (including overdrafts)	404,857	172,554	577,411	460,897	116,514
TOTAL LOANS AND SECURITIES	14,478,054	11,553,241	26,031,295	19,111,292	6,920,003
Bank premises, furniture and fixtures, and other assets representing bank premises	176,932	192,504	369,436	278,980	90,456
Real estate owned other than bank premises	11,792	3,704	15,496	14,225	1,271
Investments in subsidiaries not consolidated	2,989	300	3,289	2,340	949
Customers' liability on acceptances outstanding	59,888	1,811	61,699	46,424	15,275
Other assets	175,139	72,713	247,852	185,125	62,72
TOTAL ASSETS	17,495,132	13,429,954	30,925,086	22,743,286	8,181,800

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,056,956	1,397,201	3,454,157	2,882,773	571,384	2,030,498	2,603,022	4,633,520	4,169,132	464,388
165,622	211,880	377,502	310,240	67,262	92,224	297,909	390,133	348,219	41,914
659,684	415,397	1,075,081	901,411	173,670	413,693	685,222	1,098,915	972,338	126,577
153,099	404,729	557,828	456,147	101,681	289,080	1,032,983	1,322,063	1,182,021	140,042
578	1,177	1,755	1,303	452	2,878	7,868	10,746	10,631	115
5,147	626	5,773	5,219	554	3,612	828	4,440	3,509	931
1,072,826	363,392	1,436,218	1,208,453	227,765	1,229,011	578,212	1,807,223	1,652,414	154,809
2,296,174	2,767,002	5,063,176	4,177,719	885,457	2,001,579	4,895,903	6,897,482	6,222,123	675,359
988,401	1,305,552	2,293,953	1,867,406	426,547	871,000	2,080 105	2,951,105	2,664,681	286,424
106,254	251,781	358,035	327,350	30,685	82,774	586,857	669,631	628,595	41,036
1,171,589	1,177,429	2,349,018	1,931,941	417,077	1,002,005	2,180,914	3,182,919	2,848,966	333,953
29,930	32,240	62,170	51,022	11,148	45,800	48,027	93,827	79,881	13,946
2,221,790	2,735,893	4,957,683	4,076,014	881,669	1,920,490	4,881,256	6,801,746	6,135,558	666,188
984,526	1,303,109	2,287,635	1,861,088	426,547	834,590	2,075,567	2,910,157	2,626,617	283,540
54,313	247,719	302,032	271,347	30,685	75,230	583,256	658,486	617,737	40,749
1,153,021	1,152,825	2,305,846	1,892,557	413,289	964,870	2,174,406	3,139,276	2,811,323	327,953
29,930	32,240	62,170	51,022	11,148	45,800	48,027	93,827	79,881	13,946
74,384	31,109	105,493	101,705	3,788	81,089	14,647	95,736	86,565	9,171
3,875	2,443	6,318	6,318	0	36,410	4,538	40,948	38,064	2,884
51,941	4,062	56,003	56,003	0	7,544	3,601	11,145	10,858	287
18,568	24,604	43,172	39,384	3,788	37,135	6,508	43,643	37,643	6,000
0	0	0	0	0	0	0	0	0	0
101,225	140,791	242,016	206,061	35,955	121,049	351,873	472,922	425,617	47,305
98,650	136,935	235,585	200,105	35,480	99,360	338,972	438,332	391,427	46,905
0	3,856	3,856	3,856	0	17,336	10,983	28,319	27,919	400
2,575	0	2,575	2,100	475	4,353	1,918	6,271	6,271	0
5,763,318	5,332,606	11,095,924	9,142,225	1,953,699	5,146,987	7,808,197	12,955,184	11,578,507	1,376,677
1,250,688	1,614,857	2,865,545	2,276,381	589,164	674,585	1,861,804	2,536,389	2,176,637	359,752
26,886	121,703	148,589	114,273	34,316	5,917	143,658	149,575	118,037	31,538
52,554	65,324	117,878	102,708	15,170	33,844	131,225	165,069	143,112	21,957
62,798	38,658	101,456	93,891	7,565	15,874	41,475	57,349	41,881	15,468
491,554	865,937	1,357,491	1,099,605	257,886	239,514	674,638	914,152	798,818	115,334
17,492	1,714	19,206	12,135	7,071	8,707	19,496	28,203	20,475	7,728
76,568	30,029	106,597	68,229	38,368	24,039	63,981	88,020	65,752	22,268
522,836	491,492	1,014,328	785,540	228,788	346,690	787,331	1,134,021	988,562	145,459
15,307	2,025	17,332	14,532	2,800	23,347	19,326	42,673	37,546	5,127
379,485	123,685	503,170	395,871	107,299	353,810	225,243	579,053	526,624	52,429
79,454	23,603	103,057	72,248	30,809	46,393	55,301	101,694	94,179	7,515
48,233	39,598	87,831	63,012	24,819	70,550	89,448	159,998	146,820	13,178
30,346	149,294	179,640	147,490	32,150	25,807	179,260	205,067	173,398	31,669
2,182,767	1,348,429	3,531,196	3,058,795	472,401	2,143,461	2,535,677	4,679,138	4,203,559	475,579
1,631,855	1,919,820	3,551,675	2,908,297	643,378	1,605,221	2,676,632	4,281,853	3,870,417	411,436
620,426	788,439	1,408,865	1,191,719	217,146	329,168	942,275	1,271,443	1,146,317	125,126
111,670	30,006	141,676	113,743	27,933	106,023	41,690	147,713	137,288	10,425
57,793	11,480	69,273	64,709	4,564	27,755	18,820	46,575	43,570	3,005
150,449	169,858	320,307	262,407	57,900	182,380	333,145	515,525	441,335	74,190
106,432	84,691	191,123	140,911	50,212	54,516	116,645	171,161	152,388	18,773
217,988	366,538	584,526	466,758	117,768	171,597	456,863	628,460	563,461	64,999
367,097	468,808	835,905	668,050	167,855	733,782	767,194	1,500,976	1,386,058	114,918
145,183	111,295	256,478	205,599	50,879	203,813	165,506	369,319	349,327	19,992
8,160,717	8,240,399	16,401,116	13,526,005	2,875,111	7,269,615	13,055,973	20,325,588	18,226,247	2,099,341
147,095	207,430	354,525	296,597	57,928	228,911	337,828	566,739	496,272	70,467
8,473	9,350	17,823	17,057	766	7,438	13,556	20,994	19,717	1,277
4,264	206	4,470	4,415	55	12,819	636	13,455	13,376	79
18,006	5,275	23,281	21,698	1,583	13,203	6,807	20,010	18,445	1,565
118,121	60,544	178,665	154,841	23,824	126,928	126,651	253,579	229,285	24,294
10,513,632	9,920,405	20,434,037	16,903,386	3,530,651	9,689,412	16,144,473	25,833,885	23,172,474	2,661,411

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	12,047,121	10,776,501	22,823,622	16,611,759	6,211,86[illegible]
Individuals, partnerships, and corporations - demand	5,574,694	4,045,165	9,619,859	7,102,681	2,517,178
Individuals, partnerships, and corporations - time	6,329,245	6,618,283	12,947,528	9,312,449	3,635,079
Savings deposits	3,827,825	3,967,658	7,795,483	5,468,739	2,326,744
Deposits accumulated for payment of personal loans	149,451	424,477	573,928	426,426	147,502
Other deposits of individuals, partnerships, and corps.	2,351,969	2,226,148	4,578,117	3,417,284	1,160,833
Certified and officers' checks, letters of credit, travelers' checks, etc.	143,182	113,053	256,235	196,629	59,606
GOVERNMENT DEPOSITS - TOTAL	1,582,589	963,265	2,545,854	1,938,658	607,196
United States Government - demand	277,407	188,901	466,308	350,934	115,374
United States Government - time	949	1,093	2,042	1,886	156
States and subdivisions - demand	424,993	450,484	875,477	683,016	192,461
States and subdivisions - time	879,240	322,787	1,202,027	902,822	299,205
DOMESTIC INTERBANK DEPOSITS - TOTAL	647,242	57,101	704,343	560,215	144,128
Commercial banks in the United States - demand	625,942	54,567	680,509	540,580	139,929
Commercial banks in the United States - time	13,568	1,481	15,049	14,879	170
Mutual savings banks in the United States - demand	7,732	1,053	8,785	4,756	4,029
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	110,080	827	110,907	95,958	14,949
Foreign governments, central banks, etc. - demand	434	0	434	236	198
Foreign governments, central banks, etc. - time	77,300	0	77,300	74,300	3,000
Banks in foreign countries - demand	25,758	827	26,585	20,084	6,501
Banks in foreign countries - time	6,588	0	6,588	1,338	5,250
TOTAL DEPOSITS	14,387,032	11,797,694	26,184,726	19,206,590	6,978,136
Demand	7,080,142	4,854,050	11,934,192	8,898,916	3,035,276
Time	7,306,890	6,943,644	14,250,534	10,307,674	3,942,860
MISCELLANEOUS LIABILITIES - TOTAL	1,327,765	457,585	1,785,350	1,388,710	396,640
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	506,223	54,890	561,113	383,673	177,440
Other liabilities for borrowed money	90,975	11,897	102,872	63,872	39,000
Mortgage indebtedness	4,497	4,456	8,953	8,371	582
Acceptances outstanding	59,888	1,811	61,699	46,424	15,275
Other liabilities	666,182	384,531	1,050,713	886,370	164,343
TOTAL LIABILITIES	15,714,797	12,255,279	27,970,076	20,595,300	7,374,776
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	211,827	123,901	335,728	234,816	100,912
Reserve for bad debt losses on loans	184,500	109,120	293,620	213,086	80,534
Other reserves on loans	4,378	6,353	10,731	9,052	1,679
Reserves on securities	22,949	8,428	31,377	12,678	18,699
CAPITAL ACCOUNTS - TOTAL	1,568,508	1,050,774	2,619,282	1,913,170	706,112
Capital notes and debentures	43,616	15,731	59,347	52,840	6,507
Equity capital - total	1,524,892	1,035,043	2,559,935	1,860,330	699,605
Preferred stock	0	6,506	6,506	6,506	0
Common stock	371,279	288,518	659,797	478,026	181,771
Surplus	837,220	475,164	1,312,384	940,121	372,263
Undivided profits	262,975	245,941	508,916	378,740	130,176
Reserve for contingencies and other capital reserves	53,418	18,914	72,332	56,937	15,395
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	17,495,132	13,429,954	30,925,086	22,743,286	8,181,800
MEMORANDA					
Demand deposits adjusted[7]	4,814,790	4,337,994	9,152,784	6,784,492	2,368,292
Average of total deposits for the 15 calendar days ending with call date	14,107,314	11,674,981	25,782,295	18,835,508	6,946,787
Average of total loans for the 15 calendar days ending with call date	9,741,736	6,662,293	16,404,029	11,895,874	4,508,155
Unearned discount on instalment loans included in total capital accounts	0	12,350	12,350	11,432	918
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.8	12.0	13.6	13.7	13.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.4	18.1	12.6	12.4	13.0
Other securities	16.4	14.9	15.8	15.8	15.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.0	53.0	55.8	55.8	55.9
Other assets	2.4	2.0	2.3	2.3	2.1
Total capital accounts	9.0	7.8	8.5	8.4	8.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.6	10.9	11.3	11.2	11.6
NUMBER OF BANKS	16	463	479	336	143

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
,400,657	7,763,664	15,164,321	12,457,638	2,706,683	6,077,229	11,895,721	17,972,950	16,123,573	1,849,377
,965,082	3,558,293	7,523,375	6,249,201	1,274,174	3,347,866	5,780,048	9,127,914	8,209,576	918,338
3,353,689	4,133,862	7,487,551	6,080,432	1,407,119	2,668,278	5,988,153	8,656,431	7,747,934	908,497
1,943,078	2,523,869	4,466,947	3,591,032	875,915	1,264,845	3,057,428	4,322,273	3,885,999	436,274
15,719	5,513	21,232	16,112	5,120	2,031	14,519	16,550	13,278	3,272
1,394,892	1,604,480	2,999,372	2,473,288	526,084	1,401,402	2,916,206	4,317,608	3,848,657	468,951
81,886	71,509	153,395	128,005	25,390	61,085	127,520	188,605	166,063	22,542
782,170	727,869	1,510,039	1,318,749	191,290	950,610	1,610,342	2,560,952	2,288,054	272,898
204,074	102,364	306,438	267,325	39,113	93,056	124,277	217,333	197,453	19,880
9,492	6,447	15,939	13,489	2,450	2,378	7,821	10,199	10,015	184
316,328	410,102	726,430	626,278	100,152	539,285	852,577	1,391,862	1,241,056	150,806
252,276	208,956	461,232	411,657	49,575	315,891	625,667	941,558	839,530	102,028
515,982	114,028	630,010	512,318	117,692	957,519	613,322	1,570,841	1,462,368	108,473
505,635	112,479	618,114	502,997	115,117	950,971	586,758	1,537,729	1,431,630	106,099
1,354	1,278	2,632	2,127	505	6,548	26,004	32,552	30,229	2,323
8,993	261	9,254	7,184	2,070	0	560	560	509	51
0	10	10	10	0	0	0	0	0	0
121,110	810	121,920	95,638	26,282	50,327	6,098	56,425	51,573	4,852
58,821	52	58,873	54,273	4,600	3,263	358	3,621	3,434	187
47,903	0	47,903	29,211	18,692	27,550	0	27,550	26,550	1,000
13,236	758	13,994	12,004	1,990	18,974	5,740	24,714	21,549	3,165
1,150	0	1,150	150	1,000	540	0	540	40	500
8,819,919	8,606,371	17,426,290	14,384,343	3,041,947	8,035,685	14,125,483	22,161,168	19,925,568	2,235,600
5,154,055	4,255,818	9,409,873	7,847,267	1,562,606	5,014,500	7,477,838	12,492,338	11,271,270	1,221,068
3,665,864	4,350,553	8,016,417	6,537,076	1,479,341	3,021,185	6,647,645	9,668,830	8,654,298	1,014,532
796,517	438,934	1,235,451	1,079,842	155,609	737,428	669,818	1,407,246	1,227,414	179,832
290,660	49,420	340,080	280,657	59,423	352,829	144,808	497,637	434,524	63,113
105,591	40,607	146,198	141,924	4,274	143,917	92,251	236,168	196,340	39,828
2,878	21,106	23,984	22,846	1,138	12,229	31,346	43,575	37,849	5,726
18,006	5,275	23,281	21,698	1,583	13,407	6,836	20,243	18,678	1,565
379,382	322,526	701,908	612,717	89,191	215,046	394,577	609,623	540,023	69,600
9,616,436	9,045,305	18,661,741	15,464,185	3,197,556	8,773,113	14,795,301	23,568,414	21,152,982	2,415,432
385	17	402	396	6	0	24	24	24	0
110,857	96,946	207,803	169,070	38,733	107,503	145,465	252,968	222,725	30,243
106,550	90,198	196,748	161,127	35,621	99,316	132,420	231,736	205,290	26,446
0	2,143	2,143	482	1,661	2,599	5,598	8,197	6,339	1,858
4,307	4,605	8,912	7,461	1,451	5,588	7,447	13,035	11,096	1,939
785,954	778,137	1,564,091	1,269,735	294,356	808,796	1,203,683	2,012,479	1,796,743	215,736
62,500	7,102	69,602	55,902	13,700	83,407	33,104	116,511	110,126	6,385
723,454	771,035	1,494,489	1,213,833	280,656	725,389	1,170,579	1,895,968	1,686,617	209,351
1,573	0	1,573	1,573	0	3,000	0	3,000	3,000	0
185,712	209,820	395,532	318,126	77,406	194,200	360,022	554,222	497,532	56,690
358,557	359,501	718,058	595,149	122,909	352,580	517,657	870,237	772,843	97,394
162,746	184,884	347,630	278,467	69,163	138,473	261,134	399,607	350,602	49,005
14,866	16,830	31,696	20,518	11,178	37,136	31,766	68,902	62,640	6,262
10,513,632	9,920,405	20,434,037	16,903,386	3,530,651	9,689,412	16,144,473	25,833,885	23,172,474	2,661,411
3,371,520	3,677,583	7,049,103	5,868,492	1,180,611	2,741,462	6,188,591	8,930,053	7,989,773	940,280
8,650,643	8,463,603	17,114,246	14,115,218	2,999,028	7,849,546	13,841,643	21,691,189	19,517,189	2,174,000
5,732,978	5,331,208	11,064,186	9,101,901	1,962,285	5,162,534	7,785,859	12,948,393	11,572,669	1,375,724
0	15,242	15,242	12,372	2,870	0	23,529	23,529	21,655	1,874
19.6	14.1	16.9	17.1	16.2	21.0	16.1	17.9	18.0	17.4
9.9	15.6	12.7	12.6	13.0	9.4	16.5	13.8	14.0	12.2
12.0	12.3	12.1	12.1	12.1	11.3	13.9	12.9	12.9	13.2
55.8	55.2	55.5	55.3	56.4	54.4	50.5	52.0	51.8	53.5
2.8	2.9	2.8	2.9	2.4	4.0	3.0	3.4	3.4	3.7
7.5	7.8	7.7	7.5	8.3	8.3	7.5	7.8	7.8	8.1
10.5	10.8	10.6	10.4	11.6	11.9	10.5	11.0	11.0	11.3
15	354	369	278	91	20	518	538	474	64

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	5,764,088	3,588,120	9,352,208	7,091,806	2,260,4[illegible]
Currency and coin	265,092	441,831	706,923	517,241	189,68[illegible]
Reserve with Federal Reserve banks (member banks)	1,435,108	1,252,514	2,687,622	1,849,062	838,560
Demand balances with banks in U.S. (except American branches of foreign banks)	483,706	1,080,448	1,564,154	1,182,165	381,989
Other balances with banks in United States	2,444	3,147	5,591	4,882	709
Balances with banks in foreign countries	40,414	848	41,262	21,981	19,281
Cash items in process of collection	3,537,324	809,332	4,346,656	3,516,475	830,181
SECURITIES - TOTAL	7,094,638	9,616,838	16,711,476	11,950,078	4,761,398
U.S. Treasury securities	3,006,194	4,661,808	7,668,002	5,498,907	2,169,095
Securities of other U.S. Government agencies and corps.	280,069	950,922	1,230,991	929,008	301,983
Obligations of States and subdivisions	3,621,772	3,830,608	7,452,380	5,231,479	2,220,901
Other securities	186,603	173,500	360,103	290,684	69,419
INVESTMENT SECURITIES - TOTAL	6,520,465	9,612,558	16,133,023	11,620,982	4,512,041
U.S. Treasury securities	2,652,487	4,659,001	7,311,488	5,285,038	2,026,450
Securities of other U.S. Government agencies and corps.	174,697	949,516	1,124,213	861,206	263,007
Obligations of States and subdivisions	3,508,889	3,830,541	7,339,430	5,186,265	2,153,165
Other securities	184,392	173,500	357,892	288,473	69,419
TRADING ACCOUNT SECURITIES - TOTAL	574,173	4,280	578,453	329,096	249,357
U.S. Treasury securities	353,707	2,807	356,514	213,869	142,645
Securities of other U.S. Government agencies and corps.	105,372	1,406	106,778	67,802	38,976
Obligations of States and subdivisions	112,883	67	112,950	45,214	67,736
Other securities	2,211	0	2,211	2,211	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	475,116	362,372	837,488	665,488	172,000
With domestic commercial banks	471,940	356,480	828,420	658,690	169,730
With brokers and dealers in securities	1,047	3,642	4,689	3,619	1,070
With others	2,129	2,250	4,379	3,179	1,200
OTHER LOANS AND DISCOUNTS - TOTAL	19,165,209	15,257,320	34,422,529	25,551,146	8,871,383
Real estate loans - total	3,842,326	6,027,811	9,870,137	6,812,709	3,057,428
Secured by farmland	6,021	343,745	349,766	237,860	111,906
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	749,369	471,235	1,220,604	732,548	488,056
Guaranteed by Veterans Administration	196,935	105,572	302,507	206,758	95,749
Not insured or guaranteed by FHA or VA	1,536,990	3,392,427	4,929,417	3,509,680	1,419,737
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	46,510	3,505	50,015	47,670	2,345
Not insured by FHA	185,148	122,426	307,574	120,758	186,816
Secured by other properties	1,121,353	1,588,901	2,710,254	1,957,435	752,819
Loans to domestic commercial and foreign banks	257,185	13,021	270,206	198,362	71,844
Loans to other financial institutions	1,849,247	352,739	2,201,986	1,692,299	509,687
Loans to brokers and dealers in securities	418,432	67,919	486,351	380,710	105,641
Other loans for purchasing or carrying securities	333,033	279,418	612,451	413,622	198,829
Loans to farmers (excluding loans on real estate)	66,753	821,564	888,317	611,530	276,787
Commercial and industrial loans (incl. open market paper)	9,501,901	3,284,718	12,786,619	9,888,637	2,897,982
Other loans to individuals - total	2,347,891	4,138,852	6,486,743	4,862,467	1,624,276
Passenger automobile instalment loans	620,582	1,739,259	2,359,841	1,741,900	617,941
Credit cards and related plans:					
Retail (charge account) credit card plans	99,637	74,956	174,593	139,760	34,833
Check credit and revolving credit plans	50,751	28,486	79,237	56,131	23,106
Other retail consumer instalment loans	246,125	501,370	747,495	593,314	154,181
Residential repair and modernization instalment loans	202,215	261,100	463,315	342,933	120,382
Other instalment loans for personal expenditures	240,029	512,141	752,170	548,792	203,378
Single-payment loans for personal expenditures	888,552	1,021,540	1,910,092	1,439,637	470,455
All other loans (including overdrafts)	548,441	271,278	819,719	690,810	128,909
TOTAL LOANS AND SECURITIES	26,734,963	25,236,530	51,971,493	38,166,712	13,804,781
Bank premises, furniture and fixtures, and other assets representing bank premises	460,308	414,021	874,329	624,015	250,314
Real estate owned other than bank premises	13,228	22,080	35,308	25,756	9,552
Investments in subsidiaries not consolidated	40,005	698	40,703	40,541	162
Customers' liability on acceptances outstanding	231,673	8,178	239,851	210,181	29,670
Other assets	513,662	216,621	730,283	583,866	146,417
TOTAL ASSETS	33,757,927	29,486,248	63,244,175	46,742,877	16,501,298

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
284,183	995,705	2,279,888	1,817,274	462,614	644,100	864,701	1,508,801	1,367,514	141,287
53,837	119,132	172,969	140,006	32,963	16,923	81,723	98,646	85,720	12,926
284,722	338,073	622,795	488,984	133,811	99,310	352,079	451,389	395,793	55,596
163,711	422,272	585,983	436,469	149,514	64,622	268,419	333,041	291,644	41,397
1,677	2,600	4,277	3,647	630	5,410	362	5,772	5,772	0
2,643	0	2,643	2,628	15	4,155	655	4,810	4,769	41
777,593	113,628	891,221	745,540	145,681	453,680	161,463	615,143	583,816	31,327
1,400,242	2,434,231	3,834,473	3,012,241	822,232	650,593	2,253,624	2,904,217	2,520,173	384,044
603,055	1,198,671	1,801,726	1,393,257	408,469	208,136	1,098,219	1,306,355	1,095,332	211,023
64,083	285,719	349,802	263,744	86,058	30,933	241,931	272,864	226,359	46,505
705,914	921,890	1,627,804	1,310,534	317,270	413,854	895,940	1,309,794	1,188,006	121,788
27,190	27,951	55,141	44,706	10,435	2,330	17,534	15,204	10,476	4,728
1,275,658	2,433,281	3,708,939	2,896,729	812,210	476,665	2,252,219	2,728,884	2,344,840	384,044
569,909	1,198,483	1,768,392	1,367,614	400,778	170,645	1,098,219	1,268,864	1,057,841	211,023
46,490	285,574	332,064	248,337	83,727	4,844	240,781	245,625	199,120	46,505
632,069	921,273	1,553,342	1,236,072	317,270	294,637	895,685	1,190,322	1,068,534	121,788
27,190	27,951	55,141	44,706	10,435	6,539	17,534	24,073	19,345	4,728
124,584	950	125,534	115,512	10,022	173,928	1,405	175,333	175,333	0
33,146	188	33,334	25,643	7,691	37,491	0	37,491	37,491	0
17,593	145	17,738	15,407	2,331	26,089	1,150	27,239	27,239	0
73,845	617	74,462	74,462	0	119,217	255	119,472	119,472	0
0	0	0	0	0	8,869	0	8,869	8,869	0
98,404	90,199	188,603	159,972	28,631	9,300	47,560	56,860	47,765	9,095
63,085	89,545	152,630	124,040	28,590	9,300	46,560	55,860	46,765	9,095
35,319	502	35,821	35,782	39	0	0	0	0	0
0	152	152	150	2	0	1,000	1,000	1,000	0
3,393,190	3,508,525	6,901,715	5,591,698	1,310,017	1,895,679	3,851,737	5,747,416	5,147,932	599,484
483,880	1,254,569	1,738,449	1,265,494	472,955	307,477	1,370,360	1,677,837	1,493,153	184,684
11,998	224,124	236,122	157,917	78,205	402	91,606	92,008	72,137	19,871
24,984	79,857	104,841	70,473	34,368	27,320	171,966	199,286	168,484	30,802
9,671	22,964	32,635	27,292	5,343	22,297	57,399	79,696	70,946	8,750
141,577	577,158	718,735	489,013	229,722	168,237	725,389	893,626	812,068	81,558
4,171	1,761	5,932	5,805	127	383	744	1,127	867	260
29,353	22,165	51,518	41,969	9,549	4,836	23,603	28,439	26,978	1,461
262,126	326,540	588,666	473,025	115,641	84,002	299,653	383,655	341,673	41,982
26,933	680	27,613	25,459	2,154	16,222	2,006	18,228	18,207	21
328,120	72,580	400,700	337,301	63,399	189,996	33,695	223,691	217,901	5,790
39,932	6,937	46,869	40,375	6,494	10,163	2,309	12,472	11,654	818
46,678	22,775	69,453	60,297	9,156	65,018	22,901	87,919	83,357	4,562
27,601	327,930	355,531	295,899	59,632	15,130	629,220	644,350	511,038	133,312
1,573,995	746,819	2,320,814	2,006,246	314,568	810,827	858,254	1,669,081	1,539,560	129,521
816,216	1,027,993	1,844,209	1,474,987	369,222	405,621	890,486	1,296,107	1,165,730	130,377
186,423	414,646	601,069	474,094	126,975	109,997	373,730	483,727	429,582	54,145
58,771	6,075	64,846	54,567	10,279	3,240	467	3,707	3,674	33
13,116	2,803	15,919	14,242	1,677	8,820	4,814	13,634	12,951	683
87,276	120,052	207,328	172,651	34,677	34,524	143,663	178,187	157,360	20,827
52,383	50,834	103,217	79,066	24,151	21,560	49,436	70,996	62,063	8,933
57,877	150,659	208,536	158,137	50,399	51,892	128,793	180,685	157,071	23,614
360,370	282,924	643,294	522,230	121,064	175,588	189,583	365,171	343,029	22,142
49,835	48,242	98,077	85,640	12,437	75,225	42,506	117,731	107,332	10,399
4,891,836	6,032,955	10,924,791	8,763,911	2,160,880	2,555,572	6,152,921	8,708,493	7,715,870	992,623
79,527	102,500	182,027	152,118	29,909	51,020	109,998	161,018	145,444	15,574
3,823	6,883	10,706	9,691	1,015	271	4,926	5,197	4,296	901
5,418	433	5,851	5,776	75	2,183	20	2,203	2,203	0
13,796	727	14,523	14,381	142	17,158	4,553	21,711	21,222	489
72,272	40,356	112,628	97,160	15,468	46,239	46,091	92,330	86,894	5,436
6,350,855	7,179,559	13,530,414	10,860,311	2,670,103	3,316,543	7,183,210	10,499,753	9,343,443	1,156,310

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	21,279,015	23,475,645	44,754,660	32,505,960	12,248,7[illegible]
Individuals, partnerships, and corporations - demand	10,054,311	8,645,469	18,699,780	14,230,499	4,469,2[illegible]
Individuals, partnerships, and corporations - time	10,828,791	14,505,087	25,333,878	17,758,178	7,575,700
Savings deposits	4,902,243	8,142,177	13,044,420	8,993,826	4,050,594
Deposits accumulated for payment of personal loans	45	37,940	37,985	36,570	1,415
Other deposits of individuals, partnerships, and corps.	5,926,503	6,324,970	12,251,473	8,727,782	3,523,691
Certified and officers' checks, letters of credit, travelers' checks, etc.	395,913	325,089	721,002	517,283	203,719
GOVERNMENT DEPOSITS - TOTAL	2,282,065	2,543,961	4,826,026	3,571,960	1,254,066
United States Government - demand	494,809	193,228	688,037	540,772	147,265
United States Government - time	3,712	2,149	5,861	5,346	515
States and subdivisions - demand	821,966	1,208,021	2,029,987	1,576,875	453,112
States and subdivisions - time	961,578	1,140,563	2,102,141	1,448,967	653,174
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,196,722	264,219	2,460,941	1,956,146	504,795
Commercial banks in the United States - demand	2,164,492	254,983	2,419,475	1,929,363	490,112
Commercial banks in the United States - time	30,486	5,567	36,053	24,898	11,155
Mutual savings banks in the United States - demand	1,644	3,513	5,157	1,785	3,372
Mutual savings banks in the United States - time	100	156	256	100	156
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	475,775	354	476,129	419,961	56,168
Foreign governments, central banks, etc. - demand	17,437	10	17,447	16,998	449
Foreign governments, central banks, etc. - time	309,838	0	309,838	283,838	26,000
Banks in foreign countries - demand	113,755	344	114,099	88,035	26,064
Banks in foreign countries - time	34,745	0	34,745	31,090	3,655
TOTAL DEPOSITS	26,233,577	26,284,179	52,517,756	38,454,027	14,063,729
Demand	14,064,327	10,630,657	24,694,984	18,901,610	5,793,374
Time	12,169,250	15,653,522	27,822,772	19,552,417	8,270,355
MISCELLANEOUS LIABILITIES - TOTAL	4,537,613	882,220	5,419,833	4,343,148	1,076,685
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,567,125	93,195	1,660,320	1,150,994	509,326
Other liabilities for borrowed money	483,352	125,101	608,453	455,571	152,882
Mortgage indebtedness	8,007	16,203	24,210	8,782	15,428
Acceptances outstanding	233,481	8,490	241,971	212,158	29,813
Other liabilities	2,245,648	639,231	2,884,879	2,515,643	369,236
TOTAL LIABILITIES	30,771,190	27,166,399	57,937,589	42,797,175	15,140,414
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	391	391	391	0
RESERVES ON LOANS AND SECURITIES - TOTAL	444,521	312,446	756,967	584,895	172,072
Reserve for bad debt losses on loans	429,209	292,371	721,580	555,136	166,444
Other reserves on loans	3,088	6,001	9,089	8,409	680
Reserves on securities	12,224	14,074	26,298	21,350	4,948
CAPITAL ACCOUNTS - TOTAL	2,542,216	2,007,012	4,549,228	3,360,416	1,188,812
Capital notes and debentures	173,000	47,581	220,581	145,049	75,532
Equity capital - total	2,369,216	1,959,431	4,328,647	3,215,367	1,113,280
Preferred stock	34,447	1,300	35,747	4,300	31,447
Common stock	698,309	552,813	1,251,122	970,079	281,043
Surplus	1,146,179	819,939	1,966,118	1,483,536	482,582
Undivided profits	338,782	507,055	845,837	579,469	266,368
Reserve for contingencies and other capital reserves	151,499	78,324	229,823	177,983	51,840
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	33,757,927	29,486,248	63,244,175	46,742,877	16,501,298
MEMORANDA					
Demand deposits adjusted[7]	7,867,702	9,373,114	17,240,816	12,915,000	4,325,816
Average of total deposits for the 15 calendar days ending with call date	25,426,401	26,050,810	51,477,211	37,644,447	13,832,764
Average of total loans for the 15 calendar days ending with call date	19,232,643	15,349,661	34,582,304	25,562,248	9,020,056
Unearned discount on instalment loans included in total capital accounts	0	22,716	22,716	18,584	4,132
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.1	12.2	14.8	15.2	13.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.4	19.0	13.3	13.1	13.9
Other securities	12.6	13.6	13.1	12.4	15.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.2	53.0	55.8	56.1	54.8
Other assets	3.7	2.2	3.0	3.2	2.6
Total capital accounts	7.5	6.8	7.2	7.2	7.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.0	9.4	9.8	9.8	9.7
NUMBER OF BANKS	24	940	964	649	315

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
3,781,267	5,654,694	9,435,961	7,445,762	1,990,199	2,006,666	5,703,398	7,710,064	6,805,818	904,246
2,066,652	2,584,432	4,651,084	3,698,694	952,390	1,083,523	1,993,062	3,076,585	2,742,636	333,949
1,680,041	3,022,341	4,702,382	3,683,127	1,019,255	880,682	3,653,774	4,534,456	3,973,161	561,295
755,281	1,161,538	1,916,819	1,513,398	403,421	226,006	980,413	1,206,419	1,053,475	152,944
176	4,310	4,486	3,245	1,241	82	9,013	9,095	8,413	682
924,584	1,856,493	2,781,077	2,166,484	614,593	654,594	2,664,348	3,318,942	2,911,273	407,669
34,574	47,921	82,495	63,941	18,554	42,461	56,562	99,023	90,021	9,002
391,635	660,586	1,052,221	865,704	186,517	202,034	577,946	779,980	676,300	103,680
65,736	59,913	125,649	103,594	22,055	55,100	46,709	101,809	93,917	7,892
372	2,451	2,823	2,347	476	950	9,537	10,487	9,353	1,134
109,429	406,250	515,679	425,758	89,921	94,704	310,182	404,886	344,423	60,463
216,098	191,972	408,070	334,005	74,065	51,280	211,518	262,798	228,607	34,191
953,408	84,307	1,037,715	856,153	181,562	376,183	93,154	469,337	448,928	20,409
946,245	80,372	1,026,617	847,785	178,832	369,425	92,520	461,945	441,634	20,311
4,938	3,828	8,766	8,276	490	883	286	1,169	1,109	60
2,225	107	2,332	92	2,240	4,875	348	5,223	5,185	38
0	0	0	0	0	1,000	0	1,000	1,000	0
21,930	0	21,930	21,880	50	16,891	851	17,742	17,710	32
107	0	107	107	0	37	0	37	37	0
13,028	0	13,028	13,028	0	3,000	0	3,000	3,000	0
8,495	0	8,495	8,445	50	7,854	851	8,705	8,673	32
300	0	300	300	0	6,000	0	6,000	6,000	0
5,148,240	6,399,587	11,547,827	9,189,499	2,358,328	2,601,774	6,375,349	8,977,123	7,948,756	1,028,367
3,233,463	3,178,995	6,412,458	5,148,416	1,264,042	1,657,979	2,500,234	4,158,213	3,726,526	431,687
1,914,777	3,220,592	5,135,369	4,041,083	1,094,286	943,795	3,875,115	4,818,910	4,222,230	596,680
595,637	148,479	744,116	675,850	68,266	434,085	242,759	676,844	645,646	31,198
407,012	15,159	422,171	395,361	26,810	324,916	24,909	349,825	347,355	2,470
43,571	22,022	65,593	60,920	4,673	13,711	20,037	33,748	30,203	3,545
1,820	3,384	5,204	3,402	1,802	11,715	3,414	15,129	14,781	348
13,810	727	14,537	14,395	142	17,158	4,553	21,711	21,222	489
129,424	107,187	236,611	201,772	34,839	66,585	189,846	256,431	232,085	24,346
5,743,877	6,548,066	12,291,943	9,865,349	2,426,594	3,035,859	6,618,108	9,653,967	8,594,402	1,059,565
0	0	0	0	0	0	0	0	0	0
66,150	64,335	130,485	105,170	25,315	38,458	74,188	112,646	101,598	11,048
54,786	55,746	110,532	88,294	22,238	33,214	70,860	104,074	94,132	9,942
2,160	3,741	5,901	5,009	892	0	1,082	1,082	594	488
9,204	4,848	14,052	11,867	2,185	5,244	2,246	7,490	6,872	618
540,828	567,158	1,107,986	889,792	218,194	242,226	490,914	733,140	647,443	85,697
42,900	7,771	50,671	44,637	6,034	10,000	16,840	26,840	24,728	2,112
497,928	559,387	1,057,315	845,155	212,160	232,226	474,074	706,300	622,715	83,585
0	0	0	0	0	0	518	518	0	518
119,718	138,291	258,009	207,292	50,717	80,517	140,549	221,066	194,727	26,339
265,245	231,549	496,794	399,031	97,763	86,268	188,288	274,556	241,611	32,945
103,202	170,998	274,200	216,630	57,570	65,441	128,098	193,539	171,671	21,868
9,763	18,549	28,312	22,202	6,110	0	16,621	16,621	14,706	1,915
6,350,855	7,179,559	13,530,414	10,860,311	2,670,103	3,316,543	7,183,210	10,499,753	9,343,443	1,156,310
1,443,889	2,925,082	4,368,971	3,451,497	917,474	779,774	2,199,542	2,979,316	2,607,159	372,157
5,008,159	6,315,691	11,323,850	9,022,727	2,301,123	2,554,811	6,206,815	8,761,626	7,742,621	1,019,005
3,368,805	3,519,371	6,888,176	5,554,449	1,333,727	1,799,741	3,819,367	5,619,108	5,032,807	586,301
0	1,005	1,005	757	248	0	8,473	8,473	8,134	339
20.2	13.9	16.9	16.7	17.3	19.4	12.0	14.4	14.6	12.2
9.7	20.7	15.5	14.9	18.1	5.3	18.6	14.4	13.5	22.3
12.3	13.2	12.8	12.9	12.6	14.3	12.7	13.2	13.5	10.9
55.0	50.1	52.4	53.0	50.1	57.4	54.3	55.3	55.6	52.6
2.8	2.1	2.4	2.6	1.7	3.5	2.3	2.7	2.8	1.9
8.5	7.9	8.2	8.2	8.2	7.3	6.8	7.0	6.9	7.4
12.0	11.4	11.7	11.6	12.1	9.7	9.4	9.5	9.4	10.7
15	454	469	349	120	8	485	493	379	114

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,441,366	1,619,515	3,060,881	2,709,458	351,42[illegible]
Currency and coin	38,151	144,275	182,426	163,491	18,935
Reserve with Federal Reserve banks (member banks)	344,702	521,662	866,364	776,060	90,304
Demand balances with banks in U.S. (except American branches of foreign banks)	233,106	618,546	851,652	761,914	89,738
Other balances with banks in United States	494	3,356	3,850	3,690	160
Balances with banks in foreign countries	5,586	0	5,586	5,363	223
Cash items in process of collection	819,327	331,676	1,151,003	998,940	152,063
SECURITIES - TOTAL	1,156,796	3,290,010	4,446,806	3,951,645	495,161
U.S. Treasury securities	449,711	1,658,283	2,107,994	1,858,742	249,252
Securities of other U.S. Government agencies and corps.	52,218	297,114	349,332	322,953	26,379
Obligations of States and subdivisions	569,560	1,309,404	1,878,964	1,664,714	214,250
Other securities	85,307	25,209	110,516	105,236	5,280
INVESTMENT SECURITIES - TOTAL	1,120,146	3,284,879	4,405,025	3,913,651	491,374
U.S. Treasury securities	440,383	1,657,936	2,098,319	1,850,527	247,792
Securities of other U.S. Government agencies and corps.	49,442	295,831	345,273	318,894	26,379
Obligations of States and subdivisions	546,259	1,306,053	1,852,312	1,639,993	212,319
Other securities	84,062	25,059	109,121	104,237	4,884
TRADING ACCOUNT SECURITIES - TOTAL	36,650	5,131	41,781	37,994	3,787
U.S. Treasury securities	9,328	347	9,675	8,215	1,460
Securities of other U.S. Government agencies and corps.	2,776	1,283	4,059	4,059	0
Obligations of States and subdivisions	23,301	3,351	26,652	24,721	1,931
Other securities	1,245	150	1,395	999	396
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	48,259	154,637	202,896	188,881	14,015
With domestic commercial banks	48,259	153,472	201,731	187,716	14,015
With brokers and dealers in securities	0	1,159	1,159	1,159	0
With others	0	6	6	6	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,277,413	5,353,401	8,630,814	7,603,447	1,027,367
Real estate loans - total	466,563	1,026,259	1,492,822	1,319,360	173,462
Secured by farmland	12,049	162,500	174,549	141,682	32,867
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	39,394	67,850	107,244	81,967	25,277
Guaranteed by Veterans Administration	19,867	41,507	61,374	48,515	12,859
Not insured or guaranteed by FHA or VA	134,500	375,605	510,105	458,548	51,557
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	3,585	615	4,200	4,199	1
Not insured by FHA	2,733	20,151	22,884	22,561	323
Secured by other properties	254,435	358,031	612,466	561,888	50,578
Loans to domestic commercial and foreign banks	12,541	11,508	24,049	21,425	2,624
Loans to other financial institutions	298,852	119,048	417,900	379,351	38,549
Loans to brokers and dealers in securities	22,432	13,874	36,306	32,078	4,228
Other loans for purchasing or carrying securities	97,256	55,123	152,379	101,640	50,739
Loans to farmers (excluding loans on real estate)	170,223	1,171,647	1,341,870	1,151,994	189,876
Commercial and industrial loans (incl. open market paper)	1,304,113	1,468,393	2,772,506	2,452,069	320,437
Other loans to individuals - total	672,245	1,421,912	2,094,157	1,889,489	204,668
Passenger automobile instalment loans	182,045	661,459	843,504	749,334	94,170
Credit cards and related plans:					
Retail (charge account) credit card plans	49,179	8,748	57,927	42,049	15,878
Check credit and revolving credit plans	15,936	8,628	24,564	21,810	2,754
Other retail consumer instalment loans	50,969	183,421	234,390	202,380	32,010
Residential repair and modernization instalment loans	39,776	67,803	107,579	95,446	12,133
Other instalment loans for personal expenditures	43,228	192,954	236,182	214,979	21,203
Single-payment loans for personal expenditures	291,112	298,899	590,011	563,491	26,520
All other loans (including overdrafts)	233,188	65,637	298,825	256,041	42,784
TOTAL LOANS AND SECURITIES	4,482,468	8,798,048	13,280,516	11,743,973	1,536,543
Bank premises, furniture and fixtures, and other assets representing bank premises	113,546	163,210	276,756	260,482	16,274
Real estate owned other than bank premises	9,392	10,774	20,166	19,174	992
Investments in subsidiaries not consolidated	2,875	1,010	3,885	3,862	23
Customers' liability on acceptances outstanding	3,058	411	3,469	3,456	13
Other assets	74,883	68,993	143,876	128,125	15,75[illegible]
TOTAL ASSETS	6,127,588	10,661,961	16,789,549	14,868,530	1,921,019

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,369,524	1,975,600	4,345,124	4,044,833	300,291	8,299,661	1,255,608	9,555,269	8,237,013	1,318,256
50,973	185,254	236,227	211,079	25,148	486,623	167,803	654,426	570,563	83,863
662,133	549,754	1,211,887	1,121,659	90,228	2,823,418	431,350	3,254,768	2,980,108	274,660
416,269	891,715	1,307,984	1,187,887	120,097	671,049	258,856	929,905	666,395	263,510
1,318	16,654	17,972	17,811	161	12,209	3,440	15,649	14,279	1,370
6,525	2,329	8,854	8,132	722	23,104	4,073	27,177	23,435	3,742
1,232,306	329,894	1,562,200	1,498,265	63,935	4,283,258	390,086	4,673,344	3,982,233	691,111
1,974,011	3,330,223	5,304,234	4,819,961	484,273	10,556,042	2,397,682	12,953,724	11,402,688	1,551,036
691,891	1,419,413	2,111,304	1,900,548	210,756	3,800,538	1,036,021	4,836,559	4,177,473	659,086
42,078	406,762	448,840	415,213	33,627	620,273	221,848	842,121	734,308	107,813
1,190,152	1,463,875	2,654,027	2,417,629	236,398	5,888,195	1,117,085	7,005,280	6,236,641	768,639
49,890	40,173	90,063	86,571	3,492	247,036	22,728	269,764	254,266	15,498
1,864,537	3,315,846	5,180,383	4,704,026	476,357	9,859,554	2,392,543	12,252,097	10,831,138	1,420,959
654,974	1,418,919	2,073,893	1,864,226	209,667	3,580,290	1,035,686	4,615,976	3,997,125	618,851
35,503	406,762	442,265	408,638	33,627	509,966	220,733	730,699	689,322	41,377
1,136,083	1,449,992	2,586,075	2,356,504	229,571	5,528,741	1,113,396	6,642,137	5,896,904	745,233
37,977	40,173	78,150	74,658	3,492	240,557	22,728	263,285	247,787	15,498
109,474	14,377	123,851	115,935	7,916	696,488	5,139	701,627	571,550	130,077
36,917	494	37,411	36,322	1,089	220,248	335	220,583	180,348	40,235
6,575	0	6,575	6,575	0	110,307	1,115	111,422	44,986	66,436
54,069	13,883	67,952	61,125	6,827	359,454	3,689	363,143	339,737	23,406
11,913	0	11,913	11,913	0	6,479	0	6,479	6,479	0
106,801	184,144	290,945	281,110	9,835	660,887	122,616	783,503	582,477	201,026
106,801	180,897	287,698	277,988	9,710	166,100	2,062	168,162	2,062	166,100
0	625	625	500	125	473,576	99,181	572,757	537,831	34,926
0	2,622	2,622	2,622	0	21,211	21,373	42,584	42,584	0
5,447,669	5,858,800	11,306,469	10,255,156	1,051,313	32,710,347	5,914,395	38,624,742	33,436,407	5,188,335
489,275	868,511	1,357,786	1,207,804	149,982	9,175,441	1,847,533	11,022,974	9,722,146	1,300,828
13,507	129,891	143,398	127,080	16,318	199,830	66,303	266,133	240,367	25,766
22,206	39,234	61,440	48,052	13,388	2,350,871	425,634	2,776,505	2,691,153	85,352
23,818	16,268	40,086	37,124	2,962	477,480	116,208	593,688	523,776	69,912
95,840	298,594	394,434	366,958	27,476	3,487,856	538,597	4,026,453	3,710,549	315,904
0	1,909	1,909	1,909	0	91,684	10,994	102,678	71,100	31,578
6,929	27,190	34,119	28,224	5,895	518,624	85,241	603,865	474,164	129,701
326,975	355,425	682,400	598,457	83,943	2,049,096	604,556	2,653,652	2,011,037	642,615
17,885	5,621	23,506	20,513	2,993	392,484	19,572	412,056	322,032	90,024
538,085	144,272	682,357	655,771	26,586	1,619,749	128,516	1,748,265	1,346,249	402,016
40,652	14,185	54,837	53,414	1,423	258,535	20,575	279,110	221,817	57,293
359,215	185,756	544,971	513,414	31,557	258,232	59,529	317,761	281,472	36,289
61,662	595,613	657,275	584,243	73,032	1,129,658	438,979	1,568,637	1,414,394	154,243
2,721,065	2,182,015	4,903,080	4,465,873	437,207	13,305,032	1,750,193	15,055,225	13,006,054	2,049,171
967,043	1,761,859	2,728,902	2,421,217	307,685	5,971,807	1,593,983	7,565,790	6,540,307	1,025,483
336,765	869,499	1,206,264	1,072,028	134,236	2,323,416	718,502	3,041,918	2,621,295	420,623
19,291	5,960	25,251	8,525	16,726	478,698	72,098	550,796	500,876	49,920
4,657	3,426	8,083	8,016	67	145,754	28,943	174,697	139,688	35,009
102,751	177,194	279,945	222,241	57,704	497,298	198,493	695,791	623,764	72,027
40,817	64,565	105,382	95,690	9,692	414,662	103,598	518,260	386,376	131,884
107,383	263,355	370,738	330,467	40,271	582,293	267,112	849,405	772,318	77,087
355,379	377,860	733,239	684,250	48,989	1,529,686	205,237	1,734,923	1,495,990	238,933
252,787	100,968	353,755	332,907	20,848	599,409	55,515	654,924	581,936	72,988
7,528,481	9,373,167	16,901,648	15,356,227	1,545,421	43,927,276	8,434,693	52,361,969	45,421,572	6,940,397
209,507	225,807	435,314	403,496	31,818	1,009,692	214,380	1,224,072	1,082,633	141,439
9,534	18,071	27,605	22,106	5,499	44,451	11,004	55,455	42,293	13,162
6,995	0	6,995	6,995	0	85,140	1,419	86,559	75,719	10,840
26,394	2,890	29,284	28,673	611	523,805	18,250	542,055	470,236	71,819
107,084	91,487	198,571	180,045	18,526	951,811	165,934	1,117,745	1,009,821	107,924
10,257,519	11,687,022	21,944,541	20,042,375	1,902,166	54,841,836	10,101,288	64,943,124	56,339,287	8,603,837

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,908,635	7,805,699	11,714,334	10,381,255	1,333,07
Individuals, partnerships, and corporations - demand	2,142,617	3,734,013	5,876,630	5,201,203	675,427
Individuals, partnerships, and corporations - time	1,709,968	3,979,288	5,689,256	5,046,190	643,066
Savings deposits	664,175	1,670,404	2,334,579	2,078,966	255,613
Deposits accumulated for payment of personal loans	3,093	11,299	14,392	14,392	0
Other deposits of individuals, partnerships, and corps.	1,042,700	2,297,585	3,340,285	2,952,832	387,453
Certified and officers' checks, letters of credit, travelers' checks, etc.	56,050	92,398	148,448	133,862	14,586
GOVERNMENT DEPOSITS - TOTAL	460,561	1,278,217	1,738,778	1,576,985	161,793
United States Government - demand	133,320	134,063	267,383	243,521	23,862
United States Government - time	17,107	9,921	27,028	26,876	152
States and subdivisions - demand	148,194	636,324	784,518	712,224	72,294
States and subdivisions - time	161,940	497,909	659,849	594,364	65,485
DOMESTIC INTERBANK DEPOSITS - TOTAL	767,211	337,621	1,104,832	947,732	157,100
Commercial banks in the United States - demand	761,901	336,091	1,097,992	941,232	156,760
Commercial banks in the United States - time	5,270	1,520	6,790	6,450	340
Mutual savings banks in the United States - demand	40	0	40	40	0
Mutual savings banks in the United States - time	0	10	10	10	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	3,784	0	3,784	2,563	1,221
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	3,784	0	3,784	2,563	1,221
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	5,140,191	9,421,537	14,561,728	12,908,535	1,653,193
Demand	3,245,906	4,932,889	8,178,795	7,234,645	944,150
Time	1,894,285	4,488,648	6,382,933	5,673,890	709,043
MISCELLANEOUS LIABILITIES - TOTAL	390,289	257,036	647,325	562,976	84,349
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	224,755	48,613	273,368	233,858	39,510
Other liabilities for borrowed money	52,638	25,910	78,548	68,555	9,993
Mortgage indebtedness	23,653	6,061	29,714	27,178	2,536
Acceptances outstanding	3,058	411	3,469	3,456	13
Other liabilities	86,185	176,041	262,226	229,929	32,297
TOTAL LIABILITIES	5,530,480	9,678,573	15,209,053	13,471,511	1,737,542
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	562	562	554	8
RESERVES ON LOANS AND SECURITIES - TOTAL	61,324	93,499	154,823	137,991	16,832
Reserve for bad debt losses on loans	59,450	88,055	147,505	131,055	16,450
Other reserves on loans	1,000	3,008	4,008	3,736	272
Reserves on securities	874	2,436	3,310	3,200	110
CAPITAL ACCOUNTS - TOTAL	535,784	889,327	1,425,111	1,258,474	166,637
Capital notes and debentures	31,500	11,322	42,822	36,140	6,682
Equity capital - total	504,284	878,005	1,382,289	1,222,334	159,955
Preferred stock	0	858	858	858	0
Common stock	152,510	237,470	389,980	343,953	46,027
Surplus	198,276	343,673	541,951	476,528	65,423
Undivided profits	147,978	274,272	422,250	375,704	46,546
Reserve for contingencies and other capital reserves	5,518	21,732	27,250	25,291	1,959
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,127,588	10,661,961	16,789,549	14,868,530	1,921,019
MEMORANDA					
Demand deposits adjusted[7]	1,531,358	4,131,059	5,662,417	5,050,952	611,465
Average of total deposits for the 15 calendar days ending with call date	5,059,454	9,288,568	14,348,022	12,701,428	1,646,594
Average of total loans for the 15 calendar days ending with call date	3,283,704	5,342,409	8,626,113	7,598,888	1,027,225
Unearned discount on instalment loans included in total capital accounts	0	19,236	19,236	18,073	1,163
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	23.5	15.2	18.2	18.2	18.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.0	18.3	14.6	14.6	14.3
Other securities	10.9	12.5	11.9	12.0	11.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.3	51.7	52.6	52.4	54.2
Other assets	3.3	2.3	2.7	2.8	1.7
Total capital accounts	8.7	8.3	8.5	8.5	8.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.6	12.0	12.3	12.2	12.6
NUMBER OF BANKS	20	810	830	714	116

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1969
(Amounts in thousands of dollars)

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
6,020,153	8,677,041	14,697,194	13,356,691	1,340,503	38,887,730	7,841,263	46,728,993	41,072,281	5,656,712
3,455,883	4,527,284	7,983,167	7,293,118	690,049	16,033,135	3,323,556	19,356,691	16,549,639	2,807,052
2,459,645	4,039,199	6,498,844	5,868,985	629,859	21,910,929	4,370,371	26,281,300	23,550,909	2,730,391
775,057	1,539,274	2,314,331	2,067,620	246,711	13,254,597	2,483,881	15,738,478	14,233,002	1,505,476
122,668	77,598	200,266	172,180	28,086	0	6	6	6	0
1,561,920	2,422,327	3,984,247	3,629,185	355,062	8,656,332	1,886,484	10,542,816	9,317,901	1,224,915
104,625	110,558	215,183	194,588	20,595	943,666	147,336	1,091,002	971,733	119,269
956,253	1,236,650	2,192,903	1,987,363	205,540	4,488,558	913,349	5,401,907	4,859,100	542,807
157,914	72,739	230,653	220,643	10,010	741,577	76,495	818,072	720,966	97,106
4,329	14,413	18,742	10,578	8,164	60,644	28,987	89,631	71,398	18,233
282,324	444,430	726,754	659,811	66,943	824,621	326,129	1,150,750	1,062,590	88,160
511,686	705,068	1,216,754	1,096,331	120,423	2,861,716	481,738	3,343,454	3,004,146	339,308
1,150,847	421,700	1,572,547	1,480,758	91,789	1,087,829	53,151	1,140,980	785,153	355,827
1,126,195	399,054	1,525,249	1,436,451	88,798	1,054,535	48,088	1,102,623	750,202	352,421
21,236	22,471	43,707	40,716	2,991	14,109	1,378	15,487	13,687	1,800
2,016	165	2,181	2,181	0	18,320	3,585	21,905	20,324	1,581
1,400	10	1,410	1,410	0	865	100	965	940	25
34,969	8,214	43,183	41,711	1,472	1,166,199	12,649	1,178,848	1,045,427	133,421
3,998	473	4,471	4,443	28	45,765	2,088	47,853	45,916	1,937
6,000	0	6,000	6,000	0	919,652	1,750	921,402	829,902	91,500
24,671	7,741	32,412	30,968	1,444	181,917	7,961	189,878	156,194	33,684
300	0	300	300	0	18,865	850	19,715	13,415	6,300
8,162,222	10,343,605	18,505,827	16,866,523	1,639,304	45,630,316	8,820,412	54,450,728	47,761,961	6,688,767
5,157,626	5,562,444	10,720,070	9,842,203	877,867	19,843,536	3,935,238	23,778,774	20,277,564	3,501,210
3,004,596	4,781,161	7,785,757	7,024,320	761,437	25,786,780	4,885,174	30,671,954	27,484,397	3,187,557
1,174,992	326,364	1,501,356	1,395,650	105,706	5,262,059	486,067	5,748,126	4,513,872	1,234,254
731,885	55,820	787,705	733,305	54,400	1,440,679	89,370	1,530,049	1,192,771	337,278
268,592	33,827	302,419	284,031	18,388	340,116	36,782	376,898	290,747	86,151
10,858	3,569	14,427	14,317	110	94,902	9,467	104,369	89,576	14,793
26,410	2,890	29,300	28,689	611	528,616	18,250	546,866	472,908	73,958
137,247	230,258	367,505	335,308	32,197	2,857,746	332,198	3,189,944	2,467,870	722,074
9,337,214	10,669,969	20,007,183	18,262,173	1,745,010	50,892,375	9,306,479	60,198,854	52,275,833	7,923,021
0	0	0	0	0	0	148	148	148	0
100,567	119,094	219,661	203,937	15,724	585,669	100,620	686,289	573,909	112,380
91,963	103,081	195,044	180,206	14,838	559,816	89,569	649,385	556,734	92,651
0	6,695	6,695	6,688	7	330	7,426	7,756	658	7,098
8,604	9,318	17,922	17,043	879	25,523	3,625	29,148	16,517	12,631
819,738	897,959	1,717,697	1,576,265	141,432	3,363,792	694,041	4,057,833	3,489,397	568,436
51,000	12,384	63,384	55,984	7,400	267,277	57,257	324,534	215,231	109,303
768,738	885,575	1,654,313	1,520,281	134,032	3,096,515	636,784	3,733,299	3,274,166	459,133
837	250	1,087	1,087	0	0	400	400	0	400
278,254	262,666	540,920	497,538	43,382	903,558	215,020	1,118,578	973,260	145,318
352,170	338,858	691,028	634,468	56,560	1,522,878	260,281	1,783,159	1,553,703	229,456
136,170	232,706	368,876	339,839	29,037	629,614	156,825	786,439	704,599	81,840
1,307	51,095	52,402	47,349	5,053	40,465	4,258	44,723	42,604	2,119
10,257,519	11,687,022	21,944,541	20,042,375	1,902,166	54,841,836	10,101,288	64,943,124	56,339,287	8,603,837
2,641,211	4,760,757	7,401,968	6,686,844	715,124	13,764,166	3,420,569	17,184,735	14,824,163	2,360,572
7,894,006	10,104,137	17,998,143	16,374,260	1,623,883	44,937,643	8,685,607	53,623,250	47,108,424	6,514,826
5,460,289	5,803,873	11,264,162	10,205,901	1,058,261	32,592,339	5,903,722	38,496,061	33,496,578	4,999,483
0	28,110	28,110	25,985	2,125	2,539	2,947	5,486	5,471	15
23.1	16.9	19.8	20.2	15.8	15.1	12.4	14.7	14.6	15.3
6.7	15.6	11.5	11.3	12.8	7.5	12.4	8.2	8.3	7.7
12.5	12.9	12.7	12.7	12.7	11.8	11.3	11.7	11.9	10.4
54.2	51.7	52.8	52.6	55.8	60.8	59.8	60.7	60.4	62.6
3.5	2.9	3.2	3.2	3.0	4.8	4.1	4.7	4.8	4.0
8.0	7.7	7.8	7.9	7.4	6.1	6.9	6.2	6.2	6.6
11.3	10.8	11.1	11.2	10.2	7.8	8.9	8.0	7.9	8.5
17	631	648	578	70	20	157	177	142	35

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	527,522	39,567	138,644	705,733
Currency and coin	54,146	5,185	22,894	82,225
Reserve with Federal Reserve banks (member banks)	140,300	10,283	0	150,583
Demand balances with banks in U.S. (except American branches of foreign banks)	160,648	16,588	105,932	283,168
Other balances with banks in United States	1,304	0	1,845	3,149
Balances with banks in foreign countries	41	0	0	41
Cash items in process of collection	171,083	7,511	7,973	186,567
INVESTMENT SECURITIES - TOTAL	912,677	102,958	493,066	1,508,701
U.S. Treasury securities	405,339	47,777	213,883	666,999
Securities of other U.S. Government agencies and corps.	65,766	13,067	74,136	152,969
Obligations of States and subdivisions	433,952	41,339	204,482	679,773
Other securities	7,620	775	565	8,960
TRADING ACCOUNT SECURITIES	17,870	0	3,726	21,596
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	48,802	8,050	29,530	86,382
OTHER LOANS AND DISCOUNTS - TOTAL	1,650,051	158,531	611,106	2,419,688
Real estate loans - total	281,029	52,165	200,562	533,756
Secured by farmland	25,226	6,859	52,001	84,086
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	12,836	1,242	2,690	16,768
Guaranteed by Veterans Administration	1,282	186	667	2,135
Not insured or guaranteed by FHA or VA	132,651	24,167	96,439	253,257
Secured by multifamily (5-or-more) residential properties:				
Insured by Federal Housing Administration	5	0	56	61
Not insured by FHA	2,657	205	2,430	5,292
Secured by other properties	106,372	19,506	46,279	172,157
Loans to domestic commercial and foreign banks	1,225	0	322	1,547
Loans to other financial institutions	78,283	1,176	9,702	89,161
Loans to brokers and dealers in securities	5,891	0	0	5,891
Other loans for purchasing or carrying securities	15,364	660	16,249	32,273
Loans to farmers (excluding loans on real estate)	41,376	7,304	42,318	90,998
Commercial and industrial loans (incl. open market paper)	548,848	35,613	123,767	708,228
Other loans to individuals - total	600,677	59,930	207,023	867,630
Passenger automobile instalment loans	199,742	23,008	76,432	299,182
Credit cards and related plans:				
Retail (charge account) credit card plans	21,147	0	12	21,159
Check credit and revolving credit plans	3,703	78	50	3,831
Other retail consumer instalment loans	66,518	6,334	34,839	107,691
Residential repair and modernization instalment loans	27,296	2,506	7,388	37,190
Other instalment loans for personal expenditures	93,236	10,004	33,115	136,355
Single-payment loans for personal expenditures	189,035	18,000	55,187	262,222
All other loans (including overdrafts)	77,358	1,683	11,163	90,204
TOTAL LOANS AND SECURITIES	2,629,400	269,539	1,137,428	4,036,367
Bank premises, furniture and fixtures, and other assets representing bank premises	62,480	5,979	23,800	92,259
Real estate owned other than bank premises	3,919	64	1,059	5,042
Investments in subsidiaries not consolidated	0	0	65	65
Customers' liabilities on acceptances outstanding	1,150	0	345	1,495
Other assets	17,691	1,758	4,181	23,630
TOTAL ASSETS	3,242,162	316,907	1,305,522	4,864,591

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[21]	INSURED COMMERCIAL BANKS			
					STATE BANKS		TOTAL
ATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
49,229	16,926	66,155	1,272	319,300	93,710		413,010
10,999	1,644	12,643	149	33,169	11,603		44,772
7,531	0	7,531	0	131,671	13,610		145,281
14,607	8,600	23,207	1,120	27,097	36,546		63,643
156	0	156	0	256	0		256
132	15	147	0	1,803	950		2,753
15,804	6,667	22,471	3	125,304	31,001		156,305
103,908	25,751	129,659	1,200	468,189	216,081		684,270
37,709	12,903	50,612	1,027	153,466	68,487		221,953
10,074	5,536	15,610	140	28,684	36,013		64,697
55,291	7,190	62,481	0	280,355	110,803		391,158
834	122	956	33	5,684	778		6,462
0	0	0	0	5,139	2,502		7,641
1,300	4,100	5,400	100	21,800	4,600		26,400
183,850	51,190	235,040	4,424	1,538,922	582,006		2,120,928
73,208	15,083	88,291		441,345	140,045		581,390
5	752	757		6,522	2,891		9,413
12,886	1,665	14,551		236,007	50,942		286,949
72	98	170		58,886	12,635		71,521
35,172	7,951	43,123		54,252	28,339		82,591
0	0	0		3,302	0		3,302
1,119	896	2,015		1,963	171		2,134
23,954	3,721	27,675		80,413	45,067		125,480
0	0	0		14,531	4,154		18,685
2	0	2		56,655	33,202		89,857
3,500	0	3,500		8,715	1,069		9,784
49	35	84		1,688	3,632		5,320
1	984	985		181,241	29,408		210,649
67,135	23,770	90,905		447,456	168,496		615,952
38,706	11,048	49,754		377,205	197,380		574,585
12,780	4,658	17,438		148,923	55,789		204,712
22	0	22		30,612	4,246		34,858
0	0	0		15,229	1,940		17,169
15,233	2,313	17,546		35,766	31,292		67,058
2,267	682	2,949		26,514	15,899		42,413
5,332	2,953	8,285		83,033	37,339		120,372
3,072	442	3,514		37,128	50,875		88,003
1,249	270	1,519		10,086	4,620		14,706
289,058	81,041	370,099	5,724	2,034,050	805,189		2,839,239
11,066	1,512	12,578	52	48,462	24,388		72,850
861	607	1,468	31	1,107	1,590		2,697
0	0	0	0	461	80		541
221	0	221	0	189	1,105		1,294
3,433	998	4,431	56	31,137	13,136		44,273
353,868	101,084	454,952	7,135	2,434,706	939,198		3,373,904

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,398,570	238,493	963,614	3,600,677
Individuals, partnerships, and corporations - demand	1,177,879	101,912	426,516	1,706,307
Individuals, partnerships, and corporations - time	1,201,743	135,594	531,177	1,868,514
Savings deposits	659,686	76,634	238,330	974,650
Deposits accumulated for payment of personal loans	4,156	562	510	5,228
Other deposits of individuals, partnerships, and corps.	537,901	58,398	292,337	888,636
Certified and officers' checks, letters of credit, travelers' checks, etc.	18,948	987	5,921	25,856
GOVERNMENT DEPOSITS - TOTAL	304,120	38,750	172,582	515,452
United States Government - demand	22,815	3,418	12,446	38,679
United States Government - time	1,864	65	186	2,115
States and subdivisions - demand	194,562	23,891	106,324	324,777
States and subdivisions - time	84,879	11,376	53,626	149,881
DOMESTIC INTERBANK DEPOSITS - TOTAL	114,426	2,116	23,760	140,302
Commercial banks in the United States - demand	112,053	1,961	22,800	136,814
Commercial banks in the United States - time	2,275	155	960	3,390
Mutual savings banks in the United States - demand	98	0	0	98
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	678	0	0	678
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	678	0	0	678
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	2,817,794	279,359	1,159,956	4,257,109
Demand	1,527,033	132,169	574,007	2,233,209
Time	1,290,761	147,190	585,949	2,023,900
MISCELLANEOUS LIABILITIES - TOTAL	125,794	6,911	19,131	151,836
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	23,100	0	50	23,150
Other liabilities for borrowed money	20,954	250	1,204	22,408
Mortgage indebtedness	2,932	1,166	4,374	8,472
Acceptances outstanding	1,166	0	345	1,511
Other liabilities	77,642	5,495	13,158	96,295
TOTAL LIABILITIES	2,943,588	286,270	1,179,087	4,408,945
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	24	0	0	24
RESERVES ON LOANS AND SECURITIES - TOTAL	36,217	3,713	10,677	50,607
Reserve for bad debt losses on loans	35,189	2,960	10,162	48,311
Other reserves on loans	475	51	169	695
Reserves on securities	553	702	346	1,601
CAPITAL ACCOUNTS - TOTAL	262,333	26,924	115,758	405,015
Capital notes and debentures	0	575	1,510	2,085
Equity capital - total	262,333	26,349	114,248	402,930
Preferred stock	0	0	0	0
Common stock	78,414	5,463	30,212	114,089
Surplus	110,968	12,615	36,169	159,752
Undivided profits	62,170	7,982	45,915	116,067
Reserve for contingencies and other capital reserves	10,781	289	1,952	13,022
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,242,162	316,907	1,305,522	4,864,591
MEMORANDA				
Demand deposits adjusted[7]	1,221,082	119,279	530,788	1,871,149
Average of total deposits for the 15 calendar days ending with call date	2,801,837	270,714	1,138,981	4,211,532
Average of total loans for the 15 calendar days ending with call date	1,646,275	157,714	606,975	2,410,964
Unearned discount on instalment loans included in total capital accounts	5,073	980	3,922	9,975
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	16.3	12.5	10.6	14.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.5	19.2	22.1	16.9
Other securities	14.2	13.3	16.0	14.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.4	52.6	49.1	51.5
Other assets	2.6	2.5	2.3	2.5
Total capital accounts	8.1	8.5	8.9	8.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	11.4	11.7	12.1	11.6
NUMBER OF BANKS	89	22	157	268

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
					STATE BANKS		TOTAL
NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
239,045	63,115	302,160	5,294	1,943,380	708,286		2,651,666
137,606	37,490	175,096	2,940	753,697	309,049		1,062,746
97,272	24,295	121,567	2,327	1,146,660	386,151		1,532,811
70,862	17,297	88,159	2,084	556,188	173,658		729,846
0	0	0	0	0	0		0
26,410	6,998	33,408	243	590,472	212,493		802,965
4,167	1,330	5,497	27	43,023	13,086		56,109
78,625	25,336	103,961	1,167	215,892	102,083		317,975
6,442	1,072	7,514	14	7,175	3,748		10,923
4,444	1,000	5,444	0	61	25,489		25,550
25,265	4,617	29,882	314	107,921	33,367		141,288
42,474	18,647	61,121	839	100,735	39,479		140,214
1,613	872	2,485	0	19,028	7,548		26,576
1,200	219	1,419	0	19,028	7,423		26,451
0	160	160	0	0	125		125
413	243	656	0	0	0		0
0	250	250	0	0	0		0
122	0	122	0	8,922	1,344		10,266
0	0	0	0	2,088	0		2,088
0	0	0	0	1,750	0		1,750
122	0	122	0	5,084	1,244		6,328
0	0	0	0	0	100		100
319,405	89,323	408,728	6,461	2,187,222	819,261		3,006,483
175,215	44,971	220,186	3,295	938,016	367,917		1,305,933
144,190	44,352	188,542	3,166	1,249,206	451,344		1,700,550
5,203	4,225	9,428	120	74,652	48,499		123,151
0	0	0	0	4,954	5,450		10,404
130	1,000	1,130	0	0	0		0
116	224	340	0	416	4,533		4,949
221	0	221	0	189	1,120		1,309
4,736	3,001	7,737	120	69,093	37,396		106,489
324,608	93,548	418,156	6,581	2,261,874	867,760		3,129,634
0	0	0	0	0	0		0
5,712	679	6,391	30	22,808	7,773		30,581
5,560	679	6,239	30	22,808	7,773		30,581
27	0	27	0	0	0		0
125	0	125	0	0	0		0
23,548	6,857	30,405	524	150,024	63,665		213,689
180	468	648	100	25,717	9,700		35,417
23,368	6,389	29,757	424	124,307	53,965		178,272
0	0	0	0	0	0		0
7,825	2,596	10,421	50	34,711	17,659		52,370
8,049	2,125	10,174	125	58,051	24,532		82,583
6,785	1,268	8,053	214	31,394	11,615		43,009
709	400	1,109	35	151	159		310
353,868	101,084	454,952	7,135	2,434,706	939,198		3,373,904
151,769	37,013	188,782	3,278	786,509	325,745		1,112,254
313,029	84,462	397,491	6,226	2,163,729	815,432		2,979,161
184,745	54,321	239,066	4,419	1,520,414	589,313		2,109,727
97	0	97	0	170	0		170
13.9	16.7	14.5	17.8	13.1	10.0		12.2
13.5	18.2	14.6	16.4	7.5	11.1		8.5
15.9	7.2	13.9	.5	12.0	12.1		12.0
52.3	54.7	52.8	63.4	64.1	62.5		63.6
4.4	3.1	4.1	1.9	3.3	4.3		3.6
6.7	6.8	6.7	7.3	6.2	6.8		6.3
8.8	9.6	9.0	10.8	7.6	8.2		7.8
5	4	9	2	4	9[14]		13

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	257,910	72,438	136,314	466,662	642
Currency and coin	28,104	4,953	19,526	52,583	52
Reserve with Federal Reserve banks (member banks)	63,493	16,181	0	79,674	0
Demand balances with banks in U.S. (except American branches of foreign banks)	96,232	31,937	109,319	237,488	590
Other balances with banks in United States	732	20	206	958	0
Balances with banks in foreign countries	0	0	0	0	0
Cash items in process of collection	69,349	19,347	7,263	95,959	0
INVESTMENT SECURITIES - TOTAL	397,874	93,781	338,272	829,927	1,238
U.S. Treasury securities	166,110	36,465	158,246	360,821	709
Securities of other U.S. Government agencies and corps.	34,461	11,545	38,947	84,953	0
Obligations of States and subdivisions	194,083	44,850	139,976	378,909	524
Other securities	3,220	921	1,103	5,244	5
TRADING ACCOUNT SECURITIES	893	0	0	893	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	15,473	5,329	12,170	32,972	0
OTHER LOANS AND DISCOUNTS - TOTAL	759,345	200,645	500,025	1,460,015	1,671
Real estate loans - total	194,539	67,790	169,818	432,147	529
Secured by farmland	42,143	8,221	71,235	121,599	177
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	6,336	2,229	3,706	12,271	22
Guaranteed by Veterans Administration	1,673	475	113	2,261	0
Not insured or guaranteed by FHA or VA	55,944	25,770	58,592	140,306	221
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	1,534	30	352	1,916	0
Not insured by FHA	2,642	3,241	2,381	8,264	0
Secured by other properties	84,267	27,824	33,439	145,530	109
Loans to domestic commercial and foreign banks	240	673	867	1,780	0
Loans to other financial institutions	21,645	3,399	4,213	29,257	0
Loans to brokers and dealers in securities	7,706	2,849	480	11,035	0
Other loans for purchasing or carrying securities	7,452	2,799	4,764	15,015	0
Loans to farmers (excluding loans on real estate)	69,870	5,841	96,423	172,134	647
Commercial and industrial loans (incl. open market paper)	212,558	46,320	99,590	358,468	313
Other loans to individuals - total	234,086	69,598	119,207	422,891	154
Passenger automobile instalment loans	99,008	31,012	57,835	187,855	94
Credit cards and related plans:					
Retail (charge account) credit card plans	2,192	4,290	0	6,482	0
Check credit and revolving credit plans	1,331	236	16	1,583	0
Other retail consumer instalment loans	27,197	9,057	13,932	50,186	27
Residential repair and modernization instalment loans	9,877	3,468	4,418	17,763	0
Other instalment loans for personal expenditures	31,997	6,186	16,253	54,436	22
Single-payment loans for personal expenditures	62,484	15,349	26,753	104,586	11
All other loans (including overdrafts)	11,249	1,376	4,663	17,288	28
TOTAL LOANS AND SECURITIES	1,173,585	299,755	850,467	2,323,807	2,909
Bank premises, furniture and fixtures, and other assets representing bank premises	35,903	8,171	14,046	58,120	76
Real estate owned other than bank premises	2,335	167	639	3,141	0
Investments in subsidiaries not consolidated	0	0	0	0	0
Customers' liabilities on acceptances outstanding	335	0	6	341	0
Other assets	9,479	1,745	1,789	13,013	8
TOTAL ASSETS	1,479,547	382,276	1,003,261	2,865,084	3,635

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
6,262,952	1,106,869	384,282	7,754,103	598	617,566	73,925	77,070	768,561	3,451
383,745	56,553	43,269	483,567	0	33,371	5,180	11,191	49,742	44
2,344,137	215,811	0	2,559,948	0	182,777	16,779	0	199,556	0
498,872	233,069	249,507	981,448	598	132,645	32,880	57,803	223,328	3,407
11,956	1,350	8,936	22,242	0	1,974	0	1	1,975	0
13,779	3,686	10,550	28,015	0	481	0	0	481	0
3,010,463	596,400	72,020	3,678,883	0	266,318	19,086	8,075	293,479	0
7,810,470	1,098,208	1,069,938	9,978,616	4,772	648,927	83,500	221,294	953,721	6,290
2,793,504	433,922	426,916	3,654,342	993	303,256	46,455	129,917	479,628	1,850
574,061	34,728	181,076	789,865	0	32,903	360	9,039	42,302	0
4,223,417	616,439	431,508	5,271,364	3,697	304,652	35,794	81,811	422,257	64
219,488	13,119	30,438	263,045	82	8,116	891	527	9,534	4,376
519,379	128,632	14,612	662,623	0	7,322	0	0	7,322	0
506,892	183,401	80,350	770,643	0	34,425	3,200	12,392	50,017	200
24,965,768	4,407,758	2,421,953	31,795,479	3,767	1,774,568	259,900	444,728	2,479,196	60,586
7,463,214	1,103,899	911,798	9,478,911	0	338,586	35,870	85,258	459,714	1,449
184,498	18,829	41,504	244,831	0	13,798	3,027	5,364	22,189	0
2,005,052	61,164	70,100	2,136,316	0	18,324	3,320	1,489	23,133	0
393,908	65,268	26,782	485,958	0	28,499	4,488	2,775	35,762	0
3,024,834	259,830	358,915	3,643,579	0	125,003	9,643	35,232	169,878	1,449
54,405	31,578	1,242	87,225	0	3,105	0	4	3,109	0
424,492	121,085	59,291	604,868	0	5,065	37	1,120	6,222	0
1,376,025	546,145	353,964	2,276,134	0	144,792	15,355	39,274	199,421	0
293,648	90,024	23,991	407,663	0	3,461	630	100	4,191	0
959,270	377,687	62,386	1,399,343	0	114,891	3,959	7,551	126,401	0
187,646	56,112	4,875	248,633	0	5,947	40	2,263	8,250	0
229,600	32,002	45,118	306,720	0	21,728	17,883	6,032	45,643	15
787,402	99,128	52,224	938,754	0	213,405	46,738	44,837	304,980	0
9,975,311	1,762,171	615,940	12,353,422	896	535,173	65,968	142,496	743,637	217
4,593,115	824,710	682,786	6,100,611	0	486,564	67,169	153,311	707,044	58,905
1,790,059	339,765	326,774	2,456,598	0	173,079	26,853	78,713	278,645	20,145
365,620	41,945	13,156	420,721	0	9,719	4,889	0	14,608	0
106,171	26,918	10,380	143,469	0	9,223	1,106	1,788	12,117	0
399,314	43,731	60,905	503,950	0	47,263	16,578	19,919	83,760	6,740
251,279	116,219	46,166	413,664	0	24,886	7,948	7,013	39,847	2,226
489,753	53,980	86,328	630,061	0	51,219	5,344	19,363	75,926	24,328
1,190,919	202,152	139,077	1,532,148	0	171,175	4,451	26,515	202,141	5,466
476,562	62,025	22,835	561,422	2,871	54,813	21,643	2,880	79,336	0
33,802,509	5,817,999	3,586,853	43,207,361	8,539	2,465,242	346,600	678,414	3,490,256	67,076
772,385	114,572	79,818	966,775	5	82,502	6,450	8,883	97,835	894
26,794	12,141	7,830	46,765	0	4,662	245	1,267	6,174	947
64,345	10,834	412	75,591	0	383	0	133	516	0
384,327	71,813	46,024	502,164	0	532	13	39	584	0
865,718	94,723	41,771	1,002,212	278	39,764	3,551	6,240	49,555	821
42,179,030	7,228,951	4,146,990	53,554,971	9,420	3,210,651	430,784	772,046	4,413,481	73,189

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,090,166	278,692	811,658	2,180,516	2,70[illegible]
Individuals, partnerships, and corporations - demand	579,409	135,477	412,001	1,126,887	1,62[illegible]
Individuals, partnerships, and corporations - time	502,992	141,402	395,305	1,039,699	1,077
Savings deposits	264,593	80,358	178,687	523,638	375
Deposits accumulated for payment of personal loans	2,933	0	10	2,943	0
Other deposits of individuals, partnerships, and corps.	235,466	61,044	216,608	513,118	702
Certified and officers' checks, letters of credit, travelers' checks, etc.	7,765	1,813	4,352	13,930	3
GOVERNMENT DEPOSITS - TOTAL	120,963	32,540	78,835	232,338	238
United States Government - demand	10,957	2,094	6,605	19,656	0
United States Government - time	232	29	472	733	0
States and subdivisions - demand	81,110	24,449	46,892	152,451	202
States and subdivisions - time	28,664	5,968	24,866	59,498	36
DOMESTIC INTERBANK DEPOSITS - TOTAL	74,090	28,399	5,960	108,449	0
Commercial banks in the United States - demand	73,340	28,279	5,857	107,476	0
Commercial banks in the United States - time	750	120	103	973	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	0	0	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,285,219	339,631	896,453	2,521,303	2,938
Demand	752,581	192,112	475,707	1,420,400	1,825
Time	532,638	147,519	420,746	1,100,903	1,113
MISCELLANEOUS LIABILITIES - TOTAL	54,691	9,383	6,378	70,452	24
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	16,650	3,700	0	20,350	0
Other liabilities for borrowed money	16,420	1,537	835	18,792	0
Mortgage indebtedness	50	84	0	134	0
Acceptances outstanding	335	0	6	341	0
Other liabilities	21,236	4,062	5,537	30,835	24
TOTAL LIABILITIES	1,339,910	349,014	902,831	2,591,755	2,962
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	13,349	3,438	7,745	24,532	25
Reserve for bad debt losses on loans	12,475	3,312	7,568	23,355	25
Other reserves on loans	505	25	0	530	0
Reserves on securities	369	101	177	647	0
CAPITAL ACCOUNTS - TOTAL	126,288	29,824	92,685	248,797	648
Capital notes and debentures	4,788	4,175	2,105	11,068	0
Equity capital - total	121,500	25,649	90,580	237,729	648
Preferred stock	0	0	0	0	0
Common stock	34,993	7,250	23,721	65,964	155
Surplus	49,152	10,400	33,650	93,202	194
Undivided profits	34,165	7,453	30,831	72,449	299
Reserve for contingencies and other capital reserves	3,190	546	2,378	6,114	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,479,547	382,276	1,003,261	2,865,084	3,635
MEMORANDA					
Demand deposits adjusted[7]	598,935	142,392	455,982	1,197,309	1,825
Average of total deposits for the 15 calendar days ending with call date	1,263,916	330,209	880,826	2,474,951	2,893
Average of total loans for the 15 calendar days ending with call date	753,915	199,408	501,654	1,454,977	1,558
Unearned discount on instalment loans included in total capital accounts	105	78	3,414	3,597	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.4	18.9	13.6	16.3	17.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.6	12.6	19.7	15.6	19.5
Other securities	13.4	12.0	14.1	13.4	14.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.4	53.9	51.1	52.1	46.0
Other assets	3.2	2.6	1.6	2.6	2.3
Total capital accounts	8.5	7.8	9.2	8.7	17.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.0	10.9	13.1	12.2	28.4
NUMBER OF BANKS	68	12	165	245	3

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
30,215,070	4,596,977	3,089,443	37,901,490	0	2,289,086	295,518	585,345	3,169,949	28,934
11,989,959	2,337,362	1,221,048	15,548,369	0	1,144,989	132,868	284,787	1,562,644	463
17,429,160	2,160,295	1,806,614	21,396,069	0	1,114,821	160,120	291,700	1,566,641	28,451
10,684,717	1,175,422	1,084,751	12,944,890	0	595,425	74,952	176,264	846,641	14,728
0	0	642	642	0	3	0	104	107	0
6,744,443	984,873	721,221	8,450,537	0	519,393	85,168	115,332	719,893	13,723
795,951	99,320	61,781	957,052	0	29,276	2,530	8,858	40,664	20
3,570,805	428,702	354,566	4,354,073	0	319,572	33,504	95,043	448,119	50
584,646	87,338	22,653	694,637	0	75,562	5,893	10,070	91,525	0
31,692	9,902	1,445	43,039	0	20,384	38	176	20,598	0
485,488	42,550	22,937	550,975	0	85,768	8,728	30,279	124,775	0
2,468,979	288,912	307,531	3,065,422	0	137,858	18,845	54,518	211,221	50
614,521	328,054	42,420	984,995	0	141,102	26,344	2,226	169,672	0
600,470	326,135	30,779	957,384	0	140,952	26,344	2,196	169,492	0
11,778	1,750	11,611	25,139	0	150	0	30	180	0
1,773	169	30	1,972	0	0	0	0	0	0
500	0	0	500	0	0	0	0	0	0
991,371	133,421	97,323	1,222,115	0	764	0	1	765	0
43,395	1,937	17,015	62,347	0	0	0	1	1	0
810,752	91,500	30,098	932,350	0	0	0	0	0	0
127,288	33,684	27,029	188,001	0	764	0	0	764	0
9,936	6,300	23,181	39,417	0	0	0	0	0	0
35,391,767	5,487,154	3,583,752	44,462,673	0	2,750,524	355,366	682,615	3,788,505	28,984
14,628,970	2,928,495	1,403,272	18,960,737	0	1,477,311	176,363	336,191	1,989,865	483
20,762,797	2,558,659	2,180,480	25,501,936	0	1,273,213	179,003	346,424	1,798,640	28,501
3,791,004	1,174,406	191,221	5,156,631	408	202,510	35,811	22,539	260,860	26,980
958,281	323,977	35,223	1,317,481	0	72,227	17,010	1,350	90,587	424
245,667	69,560	3,446	318,673	0	43,822	1,189	1,786	46,797	14,842
84,117	13,535	7,566	105,218	0	23,365	2,294	1,184	26,843	291
386,141	73,952	46,113	506,206	0	532	13	70	615	0
2,116,798	693,382	98,873	2,909,053	408	62,564	15,305	18,149	96,018	11,423
39,182,771	6,661,560	3,774,973	49,619,304	408	2,953,034	391,177	705,154	4,049,365	55,964
0	0	0	0	0	0	0	0	0	0
432,515	98,341	33,550	564,406	0	29,705	4,663	7,476	41,844	0
419,069	78,899	27,072	525,040	0	29,704	4,652	7,324	41,680	0
626	6,847	3,111	10,584	0	1	0	117	118	0
12,820	12,595	3,367	28,782	0	0	11	35	46	0
2,563,744	469,050	338,467	3,371,261	9,012	227,912	34,944	59,416	322,272	17,225
187,834	100,313	29,269	317,416	0	4,400	6,282	350	11,032	0
2,375,910	368,737	309,198	3,053,845	9,012	223,512	28,662	59,066	311,240	17,225
0	0	578	578	0	100	0	0	100	0
678,801	112,860	119,060	910,721	2,100	64,792	8,509	20,001	93,302	6,396
1,176,611	190,210	134,213	1,501,034	1,987	98,084	12,093	23,643	133,820	4,214
485,257	63,687	50,592	599,536	4,924	59,180	7,944	14,891	82,015	6,581
35,241	1,980	4,755	41,976	1	1,356	116	531	2,003	34
42,179,030	7,228,951	4,146,990	53,554,971	9,420	3,210,651	430,784	772,046	4,413,481	73,189
10,433,391	1,918,622	1,277,820	13,629,833	0	994,479	125,040	315,850	1,435,369	483
34,950,611	5,324,061	3,511,513	43,786,185	0	2,694,304	357,416	671,604	3,723,324	190
25,060,960	4,210,433	2,470,423	31,741,816	0	1,766,238	257,010	449,416	2,472,664	309
1,753	0	349	2,102	0	2,067	84	753	2,904	0
14.8	15.3	9.3	14.5	6.3	19.2	17.2	10.0	17.4	4.7
8.0	6.5	14.7	8.3	10.5	10.5	10.9	18.0	11.8	2.5
11.8	10.5	11.5	11.6	40.1	10.0	8.5	10.7	9.9	6.1
60.4	63.5	60.3	60.8	40.0	56.3	61.1	59.2	57.3	83.1
5.0	4.2	4.2	4.8	3.0	4.0	2.4	2.1	3.5	3.6
6.1	6.5	8.2	6.3	95.7	7.1	8.1	7.7	7.3	23.5
7.7	8.2	10.1	8.0	115.1	10.0	11.3	10.5	10.2	25.4
69	9	71	149	6	119	17	84	220	44

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	486,562	290,756	105,102	882,420	907
Currency and coin	52,231	34,466	16,589	103,286	76
Reserve with Federal Reserve banks (member banks)	133,402	88,951	0	222,353	0
Demand balances with banks in U.S. (except American branches of foreign banks)	60,515	29,143	72,694	162,352	662
Other balances with banks in United States	10,284	1,488	6,338	18,110	30
Balances with banks in foreign countries	1,810	494	0	2,304	0
Cash items in process of collection	228,320	136,214	9,481	374,015	139
INVESTMENT SECURITIES - TOTAL	517,654	398,852	241,032	1,157,538	986
U.S. Treasury securities	134,010	135,878	88,898	358,786	407
Securities of other U.S. Government agencies and corps.	37,527	6,099	15,968	59,594	0
Obligations of States and subdivisions	336,236	250,850	118,187	705,273	494
Other securities	9,881	6,025	17,979	33,885	85
TRADING ACCOUNT SECURITIES	9,166	6,022	0	15,188	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	38,820	10,200	17,050	66,070	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,572,227	1,038,751	616,965	3,227,943	1,968
Real estate loans - total	539,485	324,843	293,333	1,157,661	277
Secured by farmland	2,222	1,247	550	4,019	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	23,368	5,248	5,756	34,372	0
Guaranteed by Veterans Administration	11,893	3,633	1,566	17,092	0
Not insured or guaranteed by FHA or VA	325,313	198,879	234,519	758,711	277
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	6,999	265	0	7,264	0
Not insured by FHA	19,600	2,845	4,914	27,359	0
Secured by other properties	150,090	112,726	46,028	308,844	0
Loans to domestic commercial and foreign banks	1,103	473	0	1,576	0
Loans to other financial institutions	23,916	42,270	1,143	67,329	0
Loans to brokers and dealers in securities	25,955	5,524	3,150	34,629	0
Other loans for purchasing or carrying securities	1,515	3,472	5,710	10,697	0
Loans to farmers (excluding loans on real estate)	2,204	2,833	721	5,758	0
Commercial and industrial loans (incl. open market paper)	459,135	335,530	139,570	934,235	1,319
Other loans to individuals - total	431,862	290,835	168,768	891,465	347
Passenger automobile instalment loans	132,023	80,916	44,161	257,100	41
Credit cards and related plans:					
Retail (charge account) credit card plans	23,709	15,486	0	39,195	0
Check credit and revolving credit plans	5,159	3,035	1,958	10,152	0
Other retail consumer instalment loans	14,536	5,803	4,018	24,357	22
Residential repair and modernization instalment loans	27,423	14,555	7,948	49,926	0
Other instalment loans for personal expenditures	82,001	49,650	41,274	172,925	20
Single-payment loans for personal expenditures	147,011	121,390	69,409	337,810	264
All other loans (including overdrafts)	87,052	32,971	4,570	124,593	25
TOTAL LOANS AND SECURITIES	2,137,867	1,453,825	875,047	4,466,739	2,954
Bank premises, furniture and fixtures, and other assets representing bank premises	60,854	26,127	16,747	103,728	47
Real estate owned other than bank premises	911	272	557	1,740	0
Investments in subsidiaries not consolidated	376	0	1	377	0
Customers' liabilities on acceptances outstanding	8,853	813	300	9,966	0
Other assets	18,221	11,770	6,471	36,462	8
TOTAL ASSETS	2,713,644	1,783,563	1,004,225	5,501,432	3,916

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
ATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
4,176	192,041		196,217	415,240	186,389		601,629
878	24,640		25,518	27,851	14,916		42,767
1,047	40,599		41,646	188,034	51,024		239,058
1,199	101,584		102,783	65,414	30,043		95,457
0	100		100	133	0		133
0	0		0	1,965	446		2,411
1,052	25,118		26,170	131,843	89,960		221,803
9,635	385,548		395,183	591,269	263,235		854,504
7,062	147,295		154,357	366,067	148,278		514,345
1,552	44,945		46,497	48,136	2,872		51,008
591	185,831		186,422	168,133	107,901		276,034
430	7,477		7,907	8,933	4,184		13,117
0	0		0	0	0		0
2,375	38,300		40,675	32,600	11,300		43,900
15,140	650,774		665,914	1,029,820	520,309		1,550,129
7,586	227,516		235,102	342,970	149,241		492,211
941	15,709		16,650	2,987	1,298		4,285
0	5,882		5,882	13,006	1,853		14,859
132	1,527		1,659	19,261	3,026		22,287
5,719	129,501		135,220	127,415	43,523		170,938
0	193		193	10,421	7,053		17,474
0	434		434	16,588	16,262		32,850
794	74,270		75,064	153,292	76,226		229,518
0	875		875	1,150	0		1,150
0	14,955		14,955	130,015	63,704		193,719
0	2,738		2,738	10,793	6,595		17,388
0	832		832	3,642	5,913		9,555
329	4,230		4,559	38	34		72
2,787	175,793		178,580	254,345	108,574		362,919
4,283	216,846		221,129	252,360	168,892		421,252
929	62,694		63,623	88,853	35,865		124,718
0	742		742	0	0		0
0	9,631		9,631	35,002	0		35,002
261	26,901		27,162	10,826	14,763		25,589
164	8,468		8,632	4,928	19,252		24,180
2,238	33,582		35,820	29,662	42,705		72,367
691	74,828		75,519	83,089	56,307		139,396
155	6,989		7,144	34,507	17,356		51,863
27,150	1,074,622		1,101,772	1,653,689	794,844		2,448,533
655	20,005		20,660	27,303	8,450		35,753
15	172		187	5,254	0		5,254
0	4		4	0	0		0
0	212		212	32	906		938
79	8,784		8,863	20,430	6,519		26,949
32,075	1,295,840		1,327,915	2,121,948	997,108		3,119,056

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,041,962	1,217,433	827,102	4,086,497	2,816
Individuals, partnerships, and corporations - demand	1,066,768	743,476	384,305	2,194,549	2,455
Individuals, partnerships, and corporations - time	950,396	463,393	429,943	1,843,732	300
Savings deposits	603,805	308,692	358,119	1,270,616	292
Deposits accumulated for payment of personal loans	80	0	18	98	8
Other deposits of individuals, partnerships, and corps.	346,511	154,701	71,806	573,018	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	24,798	10,564	12,854	48,216	61
GOVERNMENT DEPOSITS - TOTAL	205,833	220,134	43,794	469,761	2
United States Government - demand	39,639	36,987	7,425	84,051	0
United States Government - time	37	330	92	459	0
States and subdivisions - demand	76,282	80,778	29,297	186,357	2
States and subdivisions - time	89,875	102,039	6,980	198,894	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	49,795	46,029	7,556	103,380	0
Commercial banks in the United States - demand	28,428	22,651	551	51,630	0
Commercial banks in the United States - time	1,000	0	0	1,000	0
Mutual savings banks in the United States - demand	20,267	23,178	7,005	50,450	0
Mutual savings banks in the United States - time	100	200	0	300	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	44	764	0	808	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	44	764	0	808	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,297,634	1,484,360	878,452	4,660,446	2,818
Demand	1,256,226	918,398	441,437	2,616,061	2,518
Time	1,041,408	565,962	437,015	2,044,385	300
MISCELLANEOUS LIABILITIES - TOTAL	196,476	135,067	31,251	362,794	167
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	41,228	35,321	1,600	78,149	0
Other liabilities for borrowed money	23,000	4,300	2,000	29,300	150
Mortgage indebtedness	256	117	6,191	6,564	0
Acceptances outstanding	8,853	813	300	9,966	0
Other liabilities	123,139	94,516	21,160	238,815	17
TOTAL LIABILITIES	2,494,110	1,619,427	909,703	5,023,240	2,985
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	28,620	20,950	11,911	61,481	0
Reserve for bad debt losses on loans	28,210	20,944	11,110	60,264	0
Other reserves on loans	159	6	352	517	0
Reserves on securities	251	0	449	700	0
CAPITAL ACCOUNTS - TOTAL	190,914	143,186	82,611	416,711	931
Capital notes and debentures	10,000	14,850	799	25,649	0
Equity capital - total	180,914	128,336	81,812	391,062	931
Preferred stock	0	0	0	0	0
Common stock	49,158	35,751	19,184	104,093	200
Surplus	99,265	62,013	48,191	209,469	150
Undivided profits	31,992	29,986	14,185	76,163	534
Reserve for contingencies and other capital reserves	499	586	252	1,337	47
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,713,644	1,783,563	1,004,225	5,501,432	3,916
MEMORANDA					
Demand deposits adjusted[7]	959,839	722,546	423,980	2,106,365	2,379
Average of total deposits for the 15 calendar days ending with call date	2,238,903	1,474,668	875,011	4,588,582	0
Average of total loans for the 15 calendar days ending with call date	1,572,482	1,037,886	625,662	3,236,030	0
Unearned discount on instalment loans included in total capital accounts	420	0	639	1,059	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.9	16.3	10.5	16.0	23.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	6.3	8.0	10.4	7.6	10.4
Other securities	13.1	14.7	13.6	13.7	14.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	59.4	58.8	63.1	59.9	50.3
Other assets	3.3	2.2	2.4	2.8	1.4
Total capital accounts	7.0	8.0	8.2	7.6	23.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.1	10.6	10.2	9.8	35.8
NUMBER OF BANKS	29	6	28	63	3

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
28,619	953,912		982,531	1,710,081	813,394		2,523,475
12,459	583,453		595,912	994,519	445,310		1,439,829
15,892	364,224		380,116	693,802	358,802		1,052,604
15,182	241,510		256,692	393,316	175,771		569,087
0	214		214	12,087	16,323		28,410
710	122,500		123,210	288,399	166,708		455,107
268	6,235		6,503	21,760	9,282		31,042
494	147,162		147,656	26,500	14,776		41,276
337	13,198		13,535	20,495	13,734		34,229
0	95		95	4,884	960		5,844
133	41,128		41,261	669	82		751
24	92,741		92,765	452	0		452
0	19,742		19,742	53,048	28,860		81,908
0	15,019		15,019	53,043	28,760		81,803
0	0		0	5	100		105
0	4,723		4,723	0	0		0
0	0		0	0	0		0
0	82		82	79,799	25,495		105,294
0	0		0	54,216	4,599		58,815
0	0		0	21,961	18,692		40,653
0	82		82	3,622	1,204		4,826
0	0		0	0	1,000		1,000
29,113	1,120,898		1,150,011	1,869,428	882,525		2,751,953
13,197	663,838		677,035	1,148,324	502,971		1,651,295
15,916	457,060		472,976	721,104	379,554		1,100,658
265	44,374		44,639	74,868	29,451		104,319
0	0		0	10,925	3,100		14,025
0	3,070		3,070	17,786	0		17,786
0	0		0	0	0		0
0	212		212	32	906		938
265	41,092		41,357	46,125	25,445		71,570
29,378	1,165,272		1,194,650	1,944,296	911,976		2,856,272
0	0		0	66	0		66
0	10,700		10,700	17,998	6,360		24,358
0	10,182		10,182	17,489	6,360		23,849
0	518		518	0	0		0
0	0		0	509	0		509
2,697	119,868		122,565	159,588	78,772		238,360
0	0		0	952	12,500		13,452
2,697	119,868		122,565	158,636	66,272		224,908
0	0		0	1,573	0		1,573
945	33,403		34,348	39,388	10,898		50,286
1,280	63,929		65,209	81,494	31,705		113,199
459	22,341		22,800	35,112	22,959		58,071
13	195		208	1,069	710		1,779
32,075	1,295,840		1,327,915	2,121,948	997,108		3,119,056
11,808	610,503		622,311	942,943	370,517		1,313,460
28,290	1,088,835		1,117,125	1,844,528	855,185		2,699,713
15,178	661,462		676,640	1,025,569	521,253		1,546,822
55	127		182	1,053	0		1,053
13.0	14.8		14.8	19.6	18.7		19.3
26.9	14.8		15.1	19.5	15.2		18.1
3.2	14.9		14.6	8.3	11.2		9.3
54.6	53.2		53.2	50.1	53.3		51.1
2.3	2.3		2.3	2.5	1.6		2.2
8.4	9.3		9.2	7.5	7.9		7.6
12.9	12.5		12.5	11.9	11.9		11.9
5	14[15]		19	11	3[16]		14

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,595,286	69,695	388,959	2,053,940	5,584
Currency and coin	134,617	6,969	69,561	211,147	244
Reserve with Federal Reserve banks (member banks)	402,524	9,550	0	412,074	0
Demand balances with banks in U.S. (except American branches of foreign banks)	537,704	36,977	284,659	859,340	4,839
Other balances with banks in United States	4,937	5	13,131	18,073	0
Balances with banks in foreign countries	2,079	329	200	2,608	0
Cash items in process of collection	513,425	15,865	21,408	550,698	501
INVESTMENT SECURITIES - TOTAL	2,655,228	115,154	1,760,934	4,531,316	12,683
U.S.Treasury securities	1,008,764	45,822	875,513	1,930,099	8,343
Securities of other U.S. Government agencies and corps.	418,291	4,993	218,200	641,484	649
Obligations of States and subdivisions	1,197,912	63,626	659,940	1,921,478	3,631
Other securities	30,261	713	7,281	38,255	60
TRADING ACCOUNT SECURITIES	30,003	0	0	30,003	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	206,983	11,325	91,866	310,174	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,874,248	174,127	1,861,975	5,910,350	18,406
Real estate loans - total	883,007	63,421	493,812	1,440,240	6,278
Secured by farmland	27,584	5,199	47,919	80,702	154
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	110,312	10,852	10,899	132,063	0
Guaranteed by Veterans Administration	30,832	3,118	5,287	39,237	0
Not insured or guaranteed by FHA or VA	240,383	11,382	165,552	417,317	5,345
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	17,012	889	538	18,439	0
Not insured by FHA	41,055	5,607	24,394	71,056	0
Secured by other properties	415,829	26,374	239,223	681,426	779
Loans to domestic commercial and foreign banks	6,594	796	12,094	19,484	0
Loans to other financial institutions	143,257	5,630	28,002	176,889	0
Loans to brokers and dealers in securities	48,640	60	16,103	64,803	0
Other loans for purchasing or carrying securities	51,112	217	36,332	87,661	172
Loans to farmers (excluding loans on real estate)	48,207	3,595	40,939	92,741	0
Commercial and industrial loans (incl. open market paper)	1,376,627	72,647	457,575	1,906,849	4,532
Other loans to individuals - total	1,221,544	27,115	754,094	2,002,753	4,716
Passenger automobile instalment loans	450,934	12,074	325,637	788,645	1,408
Credit cards and related plans:					
Retail (charge account) credit card plans	7,470	93	1,937	9,500	0
Check credit and revolving credit plans	12,958	17	2,658	15,633	0
Other retail consumer instalment loans	178,850	3,003	103,353	285,206	1,152
Residential repair and modernization instalment loans	55,789	3,319	40,296	99,404	0
Other instalment loans for personal expenditures	194,283	2,944	97,295	294,522	1,989
Single-payment loans for personal expenditures	321,260	5,665	182,918	509,843	167
All other loans (including overdrafts)	95,260	646	23,024	118,930	2,708
TOTAL LOANS AND SECURITIES	6,766,462	300,606	3,714,775	10,781,843	31,089
Bank premises, furniture and fixtures, and other assets representing bank premises	170,582	6,471	69,440	246,493	1,008
Real estate owned other than bank premises	7,370	595	2,392	10,357	210
Investments in subsidiaries not consolidated	1,658	79	0	1,737	0
Customers' liabilities on acceptances outstanding	6,080	795	5,109	11,984	0
Other assets	83,224	3,217	31,047	117,488	74
TOTAL ASSETS	8,630,662	381,458	4,211,722	13,223,842	37,965

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
735,520	203,653	273,026	1,212,199	1,273	181,431	19,129	127,189	28,999	22,475	178,663
45,738	11,227	45,759	102,724	236	29,218	87	9,155	2,452	2,084	13,691
159,289	60,579	0	219,868	0	3,154	0	52,619	10,909	0	63,528
124,440	35,751	201,394	361,585	953	68,843	11,728	18,259	7,190	18,915	44,364
1,255	0	3,323	4,578	30	234	7,314	50	0	0	50
1,160	602	0	1,762	0	690	0	0	0	0	0
403,638	95,494	22,550	521,682	54	79,292	0	47,106	8,448	1,476	57,030
739,596	210,127	746,005	1,695,728	403	437,656	9,876	233,379	51,463	43,272	328,114
266,728	89,000	358,371	714,099	324	165,741	0	84,603	28,166	19,783	132,552
44,639	9,360	119,179	173,178	35	11,131	0	16,102	3,980	798	20,880
405,379	101,199	265,396	771,974	3	243,603	4,895	130,988	18,986	22,683	172,657
22,850	10,568	3,059	36,477	41	17,181	4,981	1,686	331	8	2,025
24,064	9,171	0	33,235	0	251	0	0	0	0	0
38,373	7,230	63,589	109,192	0	25,800	0	3,275	2,050	1,650	6,975
2,409,534	558,643	1,359,198	4,327,375	3,769	933,343	10,802	540,317	125,537	93,627	759,481
392,620	119,472	503,527	1,015,619	2,219	382,100	3,678	157,480	14,893	17,340	189,713
21,972	7,979	130,061	160,012	225	4,229	0	3,298	2,130	1,108	6,536
15,420	1,780	2,595	19,795	182	41,318	21	77,718	1,338	2,238	81,294
7,043	3,111	943	11,097	20	24,729	19	14,391	209	1,020	15,620
184,268	43,374	245,968	473,610	1,749	154,077	3,638	41,334	4,007	7,126	52,467
0	5,929	282	6,211	0	3,069	0	0	0	0	0
6,071	14,416	12,153	32,640	40	26,068	0	0	28	0	28
157,846	42,883	111,525	312,254	3	128,610	0	20,739	7,181	5,848	33,768
15,598	3,205	14,754	33,557	0	16,500	0	75	0	0	75
121,409	32,378	9,633	163,420	15	19,119	0	7,249	1,026	511	8,786
9,806	5,006	545	15,357	0	1,433	0	82	78	0	160
8,476	2,215	18,498	29,189	17	8,739	5,090	5,445	1,076	177	6,698
22,944	5,882	89,059	117,885	291	11,262	0	102,941	30,777	28,537	162,255
929,932	219,069	231,968	1,380,969	47	270,328	0	103,682	35,108	21,589	160,379
839,890	162,947	476,840	1,479,677	1,053	200,669	0	160,124	41,917	25,116	227,157
182,236	33,351	180,623	396,210	292	63,305	0	80,039	21,394	10,263	111,696
72,956	6,586	5,083	84,625	0	5,868	0	5,595	28	0	5,623
10,799	2,545	1,066	14,410	0	6,855	0	5,935	830	439	7,204
70,449	31,334	58,719	160,502	114	7,544	0	21,938	5,135	6,084	33,157
26,315	3,188	23,871	53,374	328	14,251	0	13,100	2,971	1,567	17,638
92,487	24,204	107,372	224,063	149	58,576	0	15,131	3,584	3,469	22,184
384,648	61,739	100,106	546,493	170	44,270	0	18,386	7,975	3,294	29,655
68,859	8,469	14,374	91,702	127	23,193	2,034	3,239	662	357	4,258
3,211,567	785,171	2,168,792	6,165,530	4,172	1,397,050	20,678	776,971	179,050	138,549	1,094,570
117,722	40,128	38,031	195,881	172	49,845	972	16,896	4,113	2,692	23,701
2,631	267	1,621	4,519	0	513	171	128	171	250	549
11,039	0	242	11,281	0	0	0	0	0	300	300
9,878	609	41	10,528	0	7,940	0	0	0	0	0
73,827	14,070	9,543	97,440	21	25,717	3,839	7,856	2,276	2,040	12,172
4,162,184	1,043,898	2,491,296	7,697,378	5,638	1,662,496	44,789	929,040	214,609	166,306	1,309,955

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	6,261,239	280,204	3,306,675	9,848,118	27,443
Individuals, partnerships, and corporations - demand	3,076,122	146,377	1,594,514	4,817,013	8,390
Individuals, partnerships, and corporations - time	3,104,894	130,961	1,663,135	4,898,990	18,967
Savings deposits	1,515,541	60,807	878,749	2,455,097	17,630
Deposits accumulated for payment of personal loans	94	0	1,546	1,640	0
Other deposits of individuals, partnerships, and corps.	1,589,259	70,154	782,840	2,442,253	1,337
Certified and officers' checks, letters of credit, travelers' checks, etc	80,223	2,866	49,026	132,115	86
GOVERNMENT DEPOSITS - TOTAL	745,055	43,385	441,307	1,229,747	1,469
United States Government - demand	59,793	2,509	35,657	97,959	261
United States Government - time	1,038	0	1,400	2,438	0
States and subdivisions - demand	335,609	13,589	157,262	506,460	570
States and subdivisions - time	348,615	27,287	246,988	622,890	638
DOMESTIC INTERBANK DEPOSITS - TOTAL	559,477	18,004	27,070	604,551	0
Commercial banks in the United States - demand	557,978	17,994	25,716	601,688	0
Commercial banks in the United States - time	1,221	10	1,354	2,585	0
Mutual savings banks in the United States - demand	278	0	0	278	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	12,345	2,654	725	15,724	0
Foreign governments, central banks, etc. - demand	709	187	0	896	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	11,636	2,467	725	14,828	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	7,578,116	344,247	3,775,777	11,698,140	28,912
Demand	4,122,348	185,989	1,862,900	6,171,237	9,307
Time	3,455,768	158,258	1,912,877	5,526,903	19,605
MISCELLANEOUS LIABILITIES - TOTAL	385,025	8,870	94,407	488,302	2,303
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	166,253	600	3,154	170,007	0
Other liabilities for borrowed money	17,904	300	1,314	19,518	0
Mortgage indebtedness	10,039	796	1,343	12,178	0
Acceptances outstanding	6,093	795	5,109	11,997	0
Other liabilities	184,736	6,379	83,487	274,602	2,303
TOTAL LIABILITIES	7,963,141	353,117	3,870,184	12,186,442	31,215
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	64,570	2,837	33,244	100,651	426
Reserve for bad debt losses on loans	61,615	2,837	31,615	96,067	258
Other reserves on loans	2,388	0	318	2,706	168
Reserves on securities	567	0	1,311	1,878	0
CAPITAL ACCOUNTS - TOTAL	602,951	25,504	308,294	936,749	6,324
Capital notes and debentures	30,641	0	6,673	37,314	0
Equity capital - total	572,310	25,504	301,621	899,435	6,324
Preferred stock	0	0	201	201	0
Common stock	206,658	9,150	114,026	329,834	2,052
Surplus	239,193	10,700	124,268	374,161	2,275
Undivided profits	109,031	5,236	58,472	172,739	1,035
Reserve for contingencies and other capital reserves	17,428	418	4,654	22,500	962
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	8,630,662	381,458	4,211,722	13,223,842	37,965
MEMORANDA					
Demand deposits adjusted[7]	2,991,152	149,621	1,780,119	4,920,892	8,545
Average of total deposits for the 15 calendar days ending with call date	7,379,531	340,479	3,724,189	11,444,199	28,630
Average of total loans for the 15 calendar days ending with call date	3,881,665	183,703	1,882,309	5,947,677	18,218
Unearned discount on instalment loans included in total capital accounts	5,143	50	5,613	10,806	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.5	18.3	9.2	15.5	14.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	16.5	13.3	26.0	19.4	23.7
Other securities	14.6	16.9	15.8	15.0	9.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	47.3	48.6	46.4	47.0	48.5
Other assets	3.1	2.9	2.6	2.9	3.4
Total capital accounts	7.0	6.7	7.3	7.1	16.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.0	9.6	10.5	10.1	26.3
NUMBER OF BANKS	205	8	249	462	5

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
2,810,006	698,380	1,913,261	5,421,647	4,124	1,117,069	27,401	748,074	169,072	130,397	1,047,543
1,519,791	373,304	892,449	2,785,544	1,865	515,730	27,401	298,487	75,613	53,657	427,757
1,271,642	316,724	1,011,258	2,599,624	2,246	579,831	0	441,133	91,078	75,621	607,832
370,032	86,242	353,647	809,921	2,205	346,905	0	214,291	39,506	41,235	295,032
143	0	503	646	0	0	0	0	0	12	12
901,467	230,482	657,108	1,789,057	41	232,926	0	226,842	51,572	34,374	312,788
18,573	8,352	9,554	36,479	13	21,508	0	8,454	2,381	1,119	11,954
368,741	81,602	254,516	704,859	20	333,228	0	84,450	21,503	10,943	116,896
57,746	7,008	28,373	93,127	0	28,231	0	7,850	875	617	9,342
2,731	56	424	3,211	0	4,698	0	227	8,217	10	8,454
205,368	55,616	111,186	372,170	20	99,439	0	66,641	10,347	8,974	85,962
102,896	18,922	114,533	236,351	0	200,860	0	9,732	2,064	1,342	13,138
252,918	57,790	20,833	331,541	0	10,124	0	4,172	1,429	741	6,342
249,875	55,870	19,321	325,066	0	8,891	0	4,172	1,379	741	6,292
3,009	1,920	1,512	6,441	0	819	0	0	50	0	50
34	0	0	34	0	414	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0
23,538	2,198	0	25,736	0	11,075	0	0	0	0	0
0	0	0	0	0	207	0	0	0	0	0
21,000	1,000	0	22,000	0	2,000	0	0	0	0	0
2,513	698	0	3,211	0	7,668	0	0	0	0	0
25	500	0	525	0	1,200	0	0	0	0	0
3,455,203	839,970	2,188,610	6,483,783	4,144	1,471,496	27,401	836,696	192,004	142,081	1,170,781
2,053,900	500,848	1,060,883	3,615,631	1,898	682,088	27,401	385,604	90,595	65,108	541,307
1,401,303	339,122	1,127,727	2,868,152	2,246	789,408	0	451,092	101,409	76,973	629,474
316,211	95,005	64,073	475,289	53	46,041	782	22,355	3,968	10,536	36,859
119,773	36,400	0	156,173	0	0	0	2,600	0	4,000	6,600
56,430	26,311	4,574	87,315	20	0	0	0	0	319	319
3,960	3,736	1,195	8,891	0	10,779	0	65	0	712	777
10,009	609	41	10,659	0	9,956	0	0	0	0	0
126,039	27,949	58,263	212,251	33	25,306	782	19,690	3,968	5,505	29,163
3,771,414	934,975	2,252,683	6,959,072	4,197	1,517,537	28,183	859,051	195,972	152,617	1,207,640
0	0	0	0	0	0	0	0	0	0	0
46,866	10,237	25,112	82,215	8	10,752	0	8,798	2,367	1,656	12,821
44,755	10,213	21,653	76,621	8	10,493	0	8,798	2,367	1,656	12,821
414	24	1,073	1,511	0	258	0	0	0	0	0
1,697	0	2,386	4,083	0	1	0	0	0	0	0
343,904	98,686	213,501	656,091	1,433	134,207	16,606	61,191	16,270	12,033	89,494
57,648	4,000	2,300	63,948	0	26,950	0	0	2,550	200	2,750
286,256	94,686	211,201	592,143	1,433	107,257	16,606	61,191	13,720	11,833	86,744
0	0	0	0	0	0	0	0	400	0	400
71,369	23,190	59,802	154,361	515	31,200	4,375	18,571	4,405	4,267	27,243
121,275	43,541	81,746	246,562	715	45,144	5,414	33,556	5,940	5,419	44,915
63,044	22,932	51,592	137,568	147	27,515	6,797	8,986	2,955	1,897	13,838
30,568	5,023	18,061	53,652	56	3,398	20	78	20	250	348
4,162,184	1,043,898	2,491,296	7,697,378	5,638	1,662,496	44,789	929,040	214,609	166,306	1,309,955
1,342,641	342,476	990,639	2,675,756	1,844	565,674	27,401	326,476	79,893	62,274	468,643
3,411,305	808,664	2,148,449	6,368,418	2,503	1,416,261	0	813,430	191,019	140,433	1,144,882
2,423,376	551,585	1,362,264	4,337,225	1,739	924,488	0	539,087	125,100	93,180	757,367
4,973	263	5,035	10,271	5	0	0	16	0	0	16
17.7	19.5	11.0	15.7	22.6	10.9	42.7	13.7	13.5	13.5	13.6
7.5	9.4	19.2	11.5	6.4	10.6	.0	10.8	15.0	12.4	11.7
10.9	11.6	10.8	10.9	.8	15.7	22.1	14.3	9.0	13.6	13.3
58.8	54.2	57.1	57.6	66.8	57.7	24.1	58.5	59.5	57.3	58.5
5.2	5.3	2.0	4.2	3.4	5.1	11.1	2.7	3.1	3.2	2.8
8.3	9.5	8.6	8.5	25.4	8.1	37.1	6.6	7.6	7.2	6.8
10.9	13.1	11.5	11.4	35.5	10.2	64.7	8.5	10.3	9.7	9.0
61	13	347	421	10	7	4	9	7	10	26

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,402,672	999,833	571,923	4,974,428	15,087
Currency and coin	203,163	34,191	79,919	317,273	648
Reserve with Federal Reserve banks (member banks)	928,262	377,985	0	1,306,247	0
Demand balances with banks in U.S. (except American branches of foreign banks)	462,018	115,749	452,042	1,029,809	14,439
Other balances with banks in United States	1,273	0	1,341	2,614	0
Balances with banks in foreign countries	12,229	4,337	8	16,574	0
Cash items in process of collection	1,795,727	467,571	38,613	2,301,911	0
INVESTMENT SECURITIES - TOTAL	6,661,747	1,464,531	2,538,722	10,665,000	140,559
U.S. Treasury securities	2,922,448	775,401	1,269,357	4,967,206	23,732
Securities of other U.S. Government agencies and corps	520,244	99,509	404,138	1,023,891	10,208
Obligations of States and subdivisions	3,039,858	564,269	816,021	4,420,148	47,803
Other securities	179,197	25,352	49,206	253,755	58,816
TRADING ACCOUNT SECURITIES	274,126	219,057	0	493,183	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	334,473	79,050	126,901	540,424	0
OTHER LOANS AND DISCOUNTS - TOTAL	13,550,484	2,881,450	3,172,060	19,603,994	18,727
Real estate loans - total	2,408,907	453,175	1,046,997	3,909,079	1,971
Secured by farmland	133,878	21,085	110,865	265,828	91
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	164,754	13,807	66,985	245,546	43
Guaranteed by Veterans Administration	39,117	7,590	33,603	80,310	0
Not insured or guaranteed by FHA or VA	1,159,473	268,553	534,224	1,962,250	1,739
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	16,882	417	1,656	18,955	0
Not insured by FHA	67,438	11,708	37,046	116,192	0
Secured by other properties	827,365	130,015	262,618	1,219,998	98
Loans to domestic commercial and foreign banks	154,923	32,460	22,927	210,310	0
Loans to other financial institutions	1,020,735	296,130	67,783	1,384,648	13,864
Loans to brokers and dealers in securities	322,474	90,591	22,397	435,462	0
Other loans for purchasing or carrying securities	333,127	174,713	42,817	550,657	1,520
Loans to farmers (excluding loans on real estate)	335,666	70,299	286,651	692,616	0
Commercial and industrial loans (incl. open market paper)	6,456,434	1,287,154	716,892	8,460,480	27
Other loans to individuals - total	2,162,362	421,158	948,235	3,531,755	898
Passenger automobile instalment loans	722,452	113,349	417,835	1,253,636	333
Credit cards and related plans:					
Retail (charge account) credit card plans	62,212	12,619	7,238	82,069	0
Check credit and revolving credit plans	15,951	11,787	2,569	30,307	0
Other retail consumer instalment loans	215,904	19,392	82,997	318,293	254
Residential repair and modernization instalment loans	117,586	18,939	48,713	185,238	86
Other instalment loans for personal expenditures	274,080	57,131	129,878	461,089	183
Single-payment loans for personal expenditures	754,177	187,941	259,005	1,201,123	42
All other loans (including overdrafts)	355,856	55,770	17,361	428,987	447
TOTAL LOANS AND SECURITIES	20,820,830	4,644,088	5,837,683	31,302,601	159,286
Bank premises, furniture and fixtures, and other assets representing bank premises	334,205	89,894	82,230	506,329	5,133
Real estate owned other than bank premises	10,491	2,760	5,136	18,387	27
Investments in subsidiaries not consolidated	16,074	0	305	16,379	0
Customers' liabilities on acceptances outstanding	182,590	18,872	12,330	213,792	0
Other assets	380,390	54,349	42,305	477,044	7,804
TOTAL ASSETS	25,147,252	5,809,796	6,551,912	37,508,960	187,337

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,218,949	149,692	278,299	1,646,940	1,125	437,153	167,381	286,861	891,395	3,084
105,116	20,166	48,068	173,350	162	27,630	14,849	41,128	83,607	247
293,532	53,026	0	346,558	0	88,407	52,816	0	141,223	0
282,108	58,181	204,728	545,017	962	113,885	40,406	220,462	374,753	2,732
3,027	10	2,901	5,938	0	0	0	0	0	0
1,052	100	0	1,152	0	178	0	0	178	0
534,114	18,209	22,602	574,925	1	207,053	59,310	25,271	291,634	105
1,647,545	391,441	1,099,529	3,138,515	2,299	637,105	378,767	1,202,895	2,218,767	11,516
827,019	252,437	646,259	1,725,715	2,122	298,807	178,983	638,671	1,116,461	6,951
144,251	25,222	104,529	274,002	77	100,347	46,104	203,309	349,760	2,491
648,468	107,550	332,297	1,088,315	90	232,446	150,356	357,255	740,057	1,981
27,807	6,232	16,444	50,483	10	5,505	3,324	3,660	12,489	93
2,075	0	0	2,075	0	2,505	0	0	2,505	0
211,344	25,520	137,710	374,574	0	15,305	6,912	31,973	54,190	0
3,368,928	547,832	1,536,185	5,452,945	670	1,043,561	515,599	1,682,932	3,242,092	13,810
1,109,684	218,013	611,370	1,939,067	94	285,363	141,746	433,427	860,536	2,626
56,369	33,872	91,204	181,445	42	23,158	16,495	92,937	132,590	945
70,079	10,344	14,247	94,670	0	17,736	6,516	18,621	42,873	17
20,199	1,781	4,613	26,593	0	14,429	3,397	6,985	24,811	68
533,611	121,485	360,122	1,015,218	48	142,686	64,073	215,066	421,825	1,325
15,699	232	0	15,931	0	1,466	1,184	191	2,841	0
5,804	4,334	3,760	13,898	0	8,273	1,666	5,328	15,267	0
407,923	45,965	137,424	591,312	4	77,615	48,415	94,299	220,329	271
12,890	500	1,865	15,255	0	2,570	200	1,666	4,436	0
179,844	5,800	21,359	207,003	0	34,829	15,786	25,538	76,153	40
23,256	1,253	2,118	26,627	0	2,581	2,470	2,422	7,473	0
21,756	1,314	7,564	30,634	0	15,210	4,069	12,926	32,205	36
79,866	49,398	157,292	286,556	398	204,394	94,649	620,064	919,107	7,971
916,355	110,914	250,534	1,277,803	34	242,144	133,393	268,287	643,824	1,384
935,520	152,437	474,064	1,562,021	104	240,901	117,450	307,736	666,087	1,704
380,832	65,673	187,426	633,931	22	99,844	56,652	144,125	300,621	760
18,294	124	5,868	24,286	0	62	0	70	132	0
8,491	45	1,006	9,542	0	1,637	1,106	200	2,943	0
78,563	11,272	70,778	160,613	29	30,182	12,033	32,644	74,859	113
76,341	9,915	18,001	104,257	0	15,290	6,780	11,057	33,127	26
118,153	27,769	73,442	219,364	23	25,146	12,147	38,085	75,378	146
254,846	37,639	117,543	410,028	30	68,740	28,732	81,555	179,027	659
89,757	8,203	10,019	107,979	40	15,569	5,836	10,866	32,271	49
5,229,892	964,793	2,773,424	8,968,109	2,969	1,698,476	901,278	2,917,800	5,517,554	25,326
78,391	13,504	41,402	133,297	2	30,747	13,888	30,064	74,699	96
2,382	456	1,790	4,628	20	799	375	1,503	2,677	0
104	0	251	355	0	84	0	732	816	0
9,719	18	57	9,794	0	99	655	96	850	0
53,730	5,052	13,073	71,855	5	12,740	5,840	8,637	27,217	16
6,593,167	1,133,515	3,108,296	10,834,978	4,121	2,180,098	1,089,417	3,245,693	6,515,208	28,522

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	16,727,538	4,145,077	5,304,461	26,177,076	85,625
Individuals, partnerships, and corporations - demand	7,829,529	1,898,542	2,041,272	11,769,343	64,876
Individuals, partnerships, and corporations - time	8,602,481	2,160,043	3,180,422	13,942,946	20,376
Savings deposits	4,557,567	1,278,540	1,888,154	7,724,261	2,570
Deposits accumulated for payment of personal loans	34,542	1,270	3,877	39,689	0
Other deposits of individuals, partnerships, and corps.	4,010,372	880,233	1,288,391	6,178,996	17,806
Certified and officers' checks, letters of credit, travelers' checks, etc.	295,528	86,492	82,767	464,787	373
GOVERNMENT DEPOSITS - TOTAL	1,674,994	305,224	572,311	2,552,529	1,365
United States Government - demand	276,355	87,668	47,881	411,904	9
United States Government - time	2,459	37	351	2,847	0
States and subdivisions - demand	790,946	147,014	345,083	1,283,043	982
States and subdivisions - time	605,234	70,505	178,996	854,735	374
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,154,271	336,282	23,703	1,514,256	0
Commercial banks in the United States - demand	1,143,471	334,710	21,961	1,500,142	0
Commercial banks in the United States - time	9,843	1,060	1,742	12,645	0
Mutual savings banks in the United States - demand	957	512	0	1,469	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	358,715	38,155	7,860	404,730	0
Foreign governments, central banks, etc. - demand	16,701	449	316	17,466	0
Foreign governments, central banks, etc. - time	268,638	26,000	0	294,638	0
Banks in foreign countries - demand	58,736	10,981	2,544	72,261	0
Banks in foreign countries - time	14,640	725	5,000	20,365	0
TOTAL DEPOSITS	19,915,518	4,824,738	5,908,335	30,648,591	86,990
Demand	10,412,223	2,566,368	2,541,824	15,520,415	66,240
Time	9,503,295	2,258,370	3,366,511	15,128,176	20,750
MISCELLANEOUS LIABILITIES - TOTAL	2,933,778	446,945	137,796	3,518,519	23,985
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	650,708	277,276	2,250	930,234	0
Other liabilities for borrowed money	338,478	30,300	7,126	375,904	0
Mortgage indebtedness	5,053	8,470	2,357	15,880	0
Acceptances outstanding	184,335	19,015	12,333	215,683	0
Other liabilities	1,755,204	111,884	113,730	1,980,818	23,985
TOTAL LIABILITIES	22,849,296	5,271,683	6,046,131	34,167,110	110,975
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	182	0	0	182	0
RESERVES ON LOANS AND SECURITIES - TOTAL	352,670	76,945	53,263	482,878	148
Reserve for bad debt losses on loans	329,044	72,909	47,086	449,039	148
Other reserves on loans	5,099	165	1,651	6,915	0
Reserves on securities	18,527	3,871	4,526	26,924	0
CAPITAL ACCOUNTS - TOTAL	1,945,104	461,168	452,518	2,858,790	76,214
Capital notes and debentures	22,328	25,749	5,788	53,865	0
Equity capital - total	1,922,776	435,419	446,730	2,804,925	76,214
Preferred stock	100	0	190	290	0
Common stock	605,795	111,183	136,564	853,542	17,732
Surplus	864,095	174,812	174,502	1,213,409	52,279
Undivided profits	292,483	114,479	115,113	522,075	1,503
Reserve for contingencies and other capital reserves	160,303	34,945	20,361	215,609	4,700
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	25,147,252	5,809,796	6,551,912	37,508,960	187,337
MEMORANDA					
Demand deposits adjusted[7]	7,196,670	1,676,419	2,433,369	11,306,458	66,231
Average of total deposits for the 15 calendar days ending with call date	19,553,469	4,697,329	5,838,629	30,089,427	20,601
Average of total loans for the 15 calendar days ending with call date	13,618,427	2,991,498	3,205,769	19,815,694	14,713
Unearned discount on instalment loans included in total capital accounts	9,020	399	9,628	19,047	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	13.5	17.2	8.7	13.3	8.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.7	15.1	25.5	16.0	18.1
Other securities	13.9	13.9	13.2	13.8	56.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.2	51.0	50.4	53.7	10.0
Other assets	3.7	2.9	2.2	3.3	6.9
Total capital accounts	7.7	7.9	6.9	7.6	40.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.3	11.4	9.6	10.4	51.3
NUMBER OF BANKS	418	85	569	1,072	5

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
4,720,349	899,074	2,415,863	8,035,286	2,572	1,575,796	852,831	2,703,006	5,131,633	23,503
2,055,489	350,716	898,769	3,304,974	2,476	744,578	362,612	1,130,471	2,237,661	12,240
2,583,807	539,744	1,488,173	4,611,724	96	806,943	480,553	1,551,815	2,839,311	11,112
988,527	209,991	536,792	1,735,310	0	279,185	161,245	418,809	859,239	3,937
1,457	0	435	1,892	0	126	25	143	294	1
1,593,823	329,753	950,946	2,874,522	96	527,632	319,283	1,132,863	1,979,778	7,174
81,053	8,614	28,921	118,588	0	24,275	9,666	20,720	54,661	151
704,824	115,733	359,593	1,180,150	620	124,148	56,801	204,740	385,689	1,595
33,781	9,066	24,913	67,760	0	19,165	9,329	22,039	50,533	50
650	39	165	854	0	320	37	149	506	0
588,352	87,066	279,144	954,562	449	75,724	32,837	114,450	223,011	1,050
82,041	19,562	55,371	156,974	171	28,939	14,598	68,102	111,639	495
193,389	3,624	10,848	207,861	0	211,266	27,779	8,286	247,331	207
187,933	3,486	7,697	199,116	0	211,242	27,599	8,251	247,092	207
4,638	0	2,550	7,188	0	10	0	35	45	0
718	2	494	1,214	0	14	180	0	194	0
100	136	107	343	0	0	0	0	0	0
5,041	0	121	5,162	0	76	0	119	195	0
3	0	0	3	0	0	0	104	104	0
0	0	5	5	0	0	0	15	15	0
5,038	0	116	5,154	0	76	0	0	76	0
0	0	0	0	0	0	0	0	0	0
5,623,603	1,018,431	2,786,425	9,428,459	3,192	1,911,286	937,411	2,916,151	5,764,848	25,305
2,952,367	458,950	1,240,054	4,651,371	2,925	1,075,074	442,223	1,296,035	2,813,332	13,698
2,671,236	559,481	1,546,371	4,777,088	267	836,212	495,188	1,620,116	2,951,516	11,607
437,841	25,615	80,663	544,119	90	92,677	44,347	26,310	163,334	42
186,710	0	10,310	197,020	0	61,050	17,500	200	78,750	0
53,928	746	631	55,305	0	5,521	8,750	4,171	18,442	0
2,497	1,054	4,808	8,359	0	76	46	450	572	0
9,950	18	60	10,028	0	99	655	96	850	0
184,756	23,797	64,854	273,407	90	25,931	17,396	21,393	64,720	42
6,061,444	1,044,046	2,867,088	9,972,578	3,282	2,003,963	981,758	2,942,461	5,928,182	25,347
0	0	1	1	0	0	0	3	3	0
68,782	11,030	27,224	107,036	3	20,602	9,590	30,104	60,296	149
61,273	10,115	25,275	96,663	0	19,064	8,736	28,060	55,860	136
1,079	519	958	2,556	3	1,368	170	842	2,380	13
6,430	396	991	7,817	0	170	684	1,202	2,056	0
462,941	78,439	213,983	755,363	836	155,533	98,069	273,125	526,727	3,026
7,557	1,809	4,993	14,359	0	1,385	450	3,351	5,186	0
455,384	76,630	208,990	741,004	836	154,148	97,619	269,774	521,541	3,026
0	0	0	0	0	0	50	315	365	0
115,849	18,434	57,323	191,606	100	39,578	14,575	66,902	121,055	560
210,363	30,742	79,015	320,120	385	65,877	43,263	95,416	204,556	939
121,672	25,896	67,917	215,485	286	45,390	36,943	99,239	181,572	1,457
7,500	1,558	4,735	13,793	65	3,303	2,788	7,902	13,993	70
6,593,167	1,133,515	3,108,296	10,834,978	4,121	2,180,098	1,089,417	3,245,693	6,515,208	28,522
2,196,539	428,189	1,184,842	3,809,570	2,924	637,614	345,985	1,240,474	2,224,073	13,336
5,307,326	1,007,119	2,753,527	9,067,972	3,158	1,869,488	926,921	2,917,712	5,714,121	22,320
3,320,469	559,149	1,591,798	5,471,416	668	1,037,611	512,753	1,684,869	3,235,233	11,933
3,587	804	1,496	5,887	0	2,187	1,300	4,140	7,627	0
18.5	13.2	9.0	15.2	27.3	20.1	15.4	8.8	13.7	10.8
14.7	24.5	24.2	18.5	53.4	18.3	20.7	25.9	22.5	33.1
10.3	10.0	11.2	10.5	2.4	11.0	14.1	11.1	11.6	7.3
54.3	50.6	53.9	53.8	16.3	48.6	48.0	52.8	50.6	48.4
2.2	1.7	1.8	2.0	.7	2.0	1.9	1.3	1.6	.4
7.0	6.9	6.9	7.0	20.3	7.1	9.0	8.4	8.1	10.6
10.2	10.7	9.8	10.1	95.7	10.8	13.2	11.8	11.7	16.4
123	74	212	409	4	101	55	503	659	12

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	380,295	38,041	205,409	623,745	322
Currency and coin	29,219	3,823	24,773	57,815	3
Reserve with Federal Reserve banks (member banks)	110,198	15,791	0	125,989	0
Demand balances with banks in U.S. (except American branches of foreign banks)	123,028	16,209	170,510	309,747	318
Other balances with banks in United States	0	0	0	0	0
Balances with banks in foreign countries	0	0	159	159	0
Cash items in process of collection	117,850	2,218	9,967	130,035	1
INVESTMENT SECURITIES - TOTAL	815,487	111,368	805,803	1,732,658	639
U.S. Treasury securities	392,182	57,837	416,194	866,213	348
Securities of other U.S. Government agencies and corps.	87,097	8,187	96,634	191,918	12
Obligations of States and subdivisions	330,374	44,792	292,126	667,292	197
Other securities	5,834	552	849	7,235	82
TRADING ACCOUNT SECURITIES	3,335	0	73	3,408	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	23,985	6,215	35,884	66,084	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,229,871	145,825	1,019,330	2,395,026	1,873
Real estate loans - total	179,619	25,772	212,039	417,430	
Secured by farmland	32,043	12,517	50,284	94,844	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	9,287	173	7,974	17,434	
Guaranteed by Veterans Administration	3,624	19	1,902	5,545	
Not insured or guaranteed by FHA or VA	61,611	6,997	88,765	157,373	
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	133	0	38	171	
Not insured by FHA	3,712	5	4,865	8,582	
Secured by other properties	69,209	6,061	58,211	133,481	
Loans to domestic commercial and foreign banks	2,252	0	608	2,860	
Loans to other financial institutions	47,384	1,522	14,213	63,119	
Loans to brokers and dealers in securities	2,753	21	139	2,913	
Other loans for purchasing or carrying securities	22,707	1,389	16,234	40,330	
Loans to farmers (excluding loans on real estate)	272,883	62,488	282,026	617,397	
Commercial and industrial loans (incl. open market paper)	384,536	27,571	211,662	623,769	
Other loans to individuals - total	304,636	26,262	276,671	607,569	
Passenger automobile instalment loans	134,925	11,373	129,648	275,946	
Credit cards and related plans:					
Retail (charge account) credit card plans	4,595	0	21	4,616	
Check credit and revolving credit plans	603	0	397	1,000	
Other retail consumer instalment loans	40,768	6,558	31,594	78,920	
Residential repair and modernization instalment loans	23,104	720	16,527	40,351	
Other instalment loans for personal expenditures	36,763	3,009	32,740	72,512	
Single-payment loans for personal expenditures	63,878	4,602	65,744	134,224	
All other loans (including overdrafts)	13,101	800	5,738	19,639	
TOTAL LOANS AND SECURITIES	2,072,678	263,408	1,861,090	4,197,176	2,512
Bank premises, furniture and fixtures, and other assets representing bank premises	44,034	2,413	28,679	75,126	13
Real estate owned other than bank premises	2,791	223	1,197	4,211	0
Investments in subsidiaries not consolidated	471	0	700	1,171	0
Customers' liabilities on acceptances outstanding	175	0	260	435	0
Other assets	15,553	389	5,002	20,944	66
TOTAL ASSETS	2,515,997	304,474	2,102,337	4,922,808	2,913

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
335,442	219,709	246,005	801,156	1,262	644,355	78,082	314,203	1,036,640	180
34,363	9,789	36,122	80,274	169	53,913	12,502	44,231	110,646	28
113,329	50,914	0	164,243	0	171,970	17,849	0	189,819	0
94,803	51,152	190,816	336,771	1,029	135,704	28,651	232,943	397,298	152
415	600	245	1,260	0	2,605	110	2,460	5,175	0
26	15	0	41	0	229	0	0	229	0
92,506	107,239	18,822	218,567	64	279,934	18,970	34,569	333,473	0
616,685	208,988	751,720	1,577,393	6,812	1,060,445	128,758	802,672	1,991,875	287
315,321	112,516	464,917	892,754	5,240	565,669	69,425	417,200	1,052,294	256
31,594	5,864	68,654	106,112	0	52,906	4,979	38,529	96,414	0
261,318	87,244	213,343	561,905	1,572	432,969	53,715	331,247	817,931	31
8,452	3,364	4,806	16,622	0	8,901	639	15,696	25,236	0
0	10,022	0	10,022	0	0	0	13,282	13,282	0
35,425	9,400	52,454	97,279	0	62,655	14,600	44,645	121,900	0
1,027,348	472,146	1,021,944	2,521,438	5,131	1,712,575	251,956	1,067,676	3,032,207	748
277,646	109,766	384,194	771,606	2,508	312,916	66,000	408,587	787,503	
38,369	8,247	116,698	163,314	1,577	12,262	4,168	52,491	68,921	
5,931	100	6,012	12,043	0	2,986	1,560	14,282	18,828	
2,197	210	859	3,266	0	3,858	1,735	6,042	11,635	
111,930	71,210	170,742	353,882	439	123,453	23,617	164,569	311,639	
10	0	66	76	0	1,344	910	578	2,832	
6,881	3,977	5,461	16,319	0	5,493	1,030	13,147	19,670	
112,328	26,022	84,356	222,706	492	163,520	32,980	157,478	353,978	
1,080	1,476	2,021	4,577	0	12,705	1,176	2,558	16,439	
47,697	46,038	11,800	105,535	0	112,698	9,025	25,908	147,631	
3,826	2,785	17,400	24,011	0	19,332	350	1,773	21,455	
6,628	5,601	4,046	16,275	0	22,958	0	14,532	37,490	
66,242	10,504	86,130	162,876	478	26,319	14,488	41,886	82,693	
253,460	152,893	186,806	593,159	150	692,519	86,263	265,344	1,044,126	
354,214	134,673	318,654	807,541	1,915	467,640	70,566	289,354	827,560	
113,743	30,998	102,724	247,465	212	100,230	30,421	103,324	233,975	
11,210	5,947	454	17,611	0	10,856	1,325	4,447	16,628	
4,028	1,289	165	5,482	0	10,906	365	360	11,631	
31,357	5,489	36,116	72,962	70	34,192	5,414	27,996	67,602	
24,515	11,304	16,604	52,423	63	16,455	4,051	18,825	39,331	
40,154	19,055	65,169	124,378	18	87,686	22,095	69,568	179,349	
129,207	60,591	97,422	287,220	1,552	207,315	6,895	64,834	279,044	
16,555	8,410	10,893	35,858	80	45,488	4,088	17,734	67,310	
1,679,458	700,556	1,826,118	4,206,132	11,943	2,835,675	395,314	1,928,275	5,159,264	1,035
33,217	9,613	25,950	68,780	18	66,907	6,143	31,131	104,181	6
1,679	147	1,070	2,896	8	4,697	159	4,016	8,872	0
0	75	0	75	0	0	0	454	454	0
629	142	563	1,334	0	1,320	161	476	1,957	0
10,935	6,204	7,079	24,218	0	30,842	2,299	11,250	44,391	0
2,061,360	936,446	2,106,785	5,104,591	13,231	3,583,796	482,158	2,289,805	6,355,759	1,221

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,696,872	217,108	1,521,280	3,435,260	882
Individuals, partnerships, and corporations - demand	831,741	99,232	664,911	1,595,884	643
Individuals, partnerships, and corporations - time	851,123	116,644	842,290	1,810,057	235
Savings deposits	315,576	33,708	341,591	690,875	0
Deposits accumulated for payment of personal loans	4,840	0	6,515	11,355	0
Other deposits of individuals, partnerships, and corps.	530,707	82,936	494,184	1,107,827	235
Certified and officers' checks, letters of credit, travelers' checks, etc.	14,008	1,232	14,079	29,319	4
GOVERNMENT DEPOSITS - TOTAL	390,934	49,507	339,648	780,089	600
United States Government - demand	33,580	1,845	15,714	51,139	0
United States Government - time	1,929	18	148	2,095	0
States and subdivisions - demand	220,725	27,421	177,656	425,802	4
States and subdivisions - time	134,700	20,223	146,130	301,053	596
DOMESTIC INTERBANK DEPOSITS - TOTAL	128,376	3,046	10,158	141,580	0
Commercial banks in the United States - demand	128,224	3,046	10,132	141,402	0
Commercial banks in the United States - time	152	0	26	178	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	88	88	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	88	88	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,216,182	269,661	1,871,174	4,357,017	1,482
Demand	1,228,278	132,776	882,580	2,243,634	651
Time	987,904	136,885	988,594	2,113,383	831
MISCELLANEOUS LIABILITIES - TOTAL	47,296	5,900	29,454	82,650	561
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	4,225	0	500	4,725	0
Other liabilities for borrowed money	5,298	2,000	994	8,292	413
Mortgage indebtedness	1,061	78	8,024	9,163	0
Acceptances outstanding	175	0	302	477	0
Other liabilities	36,537	3,822	19,634	59,993	148
TOTAL LIABILITIES	2,263,478	275,561	1,900,628	4,439,667	2,043
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	19,960	2,143	14,323	36,426	20
Reserve for bad debt losses on loans	19,399	2,125	13,067	34,591	20
Other reserves on loans	45	0	678	723	0
Reserves on securities	516	18	578	1,112	0
CAPITAL ACCOUNTS - TOTAL	232,559	26,770	187,386	446,715	850
Capital notes and debentures	7,040	0	650	7,690	0
Equity capital - total	225,519	26,770	186,736	439,025	850
Preferred stock	300	0	0	300	0
Common stock	65,460	5,550	50,056	121,066	100
Surplus	96,672	12,680	84,741	194,093	400
Undivided profits	60,057	8,410	50,102	118,569	321
Reserve for contingencies and other capital reserves	3,030	130	1,837	4,997	29
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,515,997	304,474	2,102,337	4,922,808	2,913
MEMORANDA					
Demand deposits adjusted[7]	948,624	125,667	846,767	1,921,058	650
Average of total deposits for the 15 calendar days ending with call date	2,184,733	266,712	1,851,860	4,303,305	1,493
Average of total loans for the 15 calendar days ending with call date	1,225,644	147,320	1,022,351	2,395,315	1,833
Unearned discount on instalment loans included in total capital accounts	6,478	508	3,726	10,712	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.1	12.5	9.8	12.7	11.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	19.0	21.7	24.4	21.5	12.4
Other securities	13.5	14.9	13.9	13.8	9.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	49.8	49.9	50.2	50.0	64.3
Other assets	2.5	1.0	1.7	2.1	2.7
Total capital accounts	9.2	8.8	8.9	9.1	29.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	13.3	12.8	12.7	13.0	37.9
NUMBER OF BANKS	171	37	392	600	1

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,615,723	604,731	1,646,512	3,866,966	10,935	2,457,304	335,013	1,567,510	4,359,827	888
833,686	330,559	784,924	1,949,169	6,389	1,338,402	163,781	719,524	2,221,707	577
771,017	266,909	851,806	1,889,732	4,534	1,089,728	163,526	828,273	2,081,527	311
351,270	93,011	307,254	751,535	1,865	630,213	94,073	438,431	1,162,717	251
1,603	1,197	18,549	21,349	0	8,919	0	12	8,931	0
418,144	172,701	526,003	1,116,848	2,669	450,596	69,453	389,830	909,879	60
11,020	7,263	9,782	28,065	12	29,174	7,706	19,713	56,593	0
135,115	56,165	231,655	422,935	226	410,736	64,491	352,158	827,385	169
21,983	11,082	16,080	49,145	10	23,903	4,279	17,084	45,266	0
1,424	400	442	2,266	0	175	10	466	651	0
72,332	22,409	172,513	267,254	59	210,100	29,880	203,015	442,995	169
39,376	22,274	42,620	104,270	157	176,558	30,322	131,593	338,473	0
80,695	147,490	7,371	235,556	0	220,962	22,773	95,447	339,182	0
79,076	144,915	7,063	231,054	0	217,084	22,535	92,750	332,369	0
1,619	350	308	2,277	0	3,878	238	2,697	6,813	0
0	2,225	0	2,225	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	50	0	50	0	14,500	0	239	14,739	0
0	0	0	0	0	2,725	0	0	2,725	0
0	0	0	0	0	5,550	0	0	5,550	0
0	50	0	50	0	6,210	0	84	6,294	0
0	0	0	0	0	15	0	155	170	0
1,831,533	808,436	1,885,538	4,525,507	11,161	3,103,502	422,277	2,015,354	5,541,133	1,057
1,018,097	518,503	990,362	2,526,962	6,470	1,827,598	228,181	1,052,170	3,107,949	746
813,436	289,933	895,176	1,998,545	4,691	1,275,904	194,096	963,184	2,433,184	311
41,704	36,944	29,603	108,251	244	131,870	20,236	58,485	210,591	0
5,480	21,310	0	26,790	0	33,215	7,075	24,056	64,346	0
1,493	0	2,375	3,868	215	17,500	750	1,832	20,082	0
2,167	582	86	2,835	0	16,504	92	3,516	20,112	0
629	142	563	1,334	0	1,320	161	489	1,970	0
31,935	14,910	26,579	73,424	29	63,331	12,158	28,592	104,081	0
1,873,237	845,380	1,915,141	4,633,758	11,405	3,235,372	442,513	2,073,839	5,751,724	1,057
0	0	0	0	0	0	0	0	0	0
22,538	9,701	19,753	51,992	25	36,309	8,295	30,373	74,977	5
17,674	8,727	14,477	40,878	25	25,149	5,677	15,622	46,448	5
113	374	2,096	2,583	0	4,538	1,715	6,194	12,447	0
4,751	600	3,180	8,531	0	6,622	903	8,557	16,082	0
165,585	81,365	171,891	418,841	1,801	312,115	31,350	185,593	529,058	159
0	0	8,473	8,473	0	7,602	1,810	2,703	12,115	0
165,585	81,365	163,418	410,368	1,801	304,513	29,540	182,890	516,943	159
0	0	150	150	0	3,000	0	0	3,000	0
35,718	17,075	40,077	92,870	170	69,400	7,942	54,418	131,760	30
88,665	45,599	68,770	203,034	765	168,339	12,432	66,059	246,830	70
37,215	15,697	50,427	103,339	866	63,110	8,783	58,268	130,161	56
3,987	2,994	3,994	10,975	0	664	383	4,145	5,192	3
2,061,360	936,446	2,106,785	5,104,591	13,231	3,583,796	482,158	2,289,805	6,355,759	1,221
824,532	255,267	948,397	2,028,196	6,396	1,306,677	182,397	907,767	2,396,841	746
1,800,997	767,012	1,867,871	4,435,880	10,959	3,038,624	411,387	1,965,380	5,415,391	1,144
1,021,013	487,272	1,018,638	2,526,923	5,126	1,698,178	249,519	1,077,097	3,024,794	734
1,296	1	3,380	4,677	146	1,720	201	5,020	6,941	0
16.3	23.5	11.7	15.7	9.5	18.0	16.2	13.7	16.3	14.7
16.8	12.6	25.3	19.6	39.6	17.3	15.4	19.9	18.1	21.0
13.1	10.7	10.4	11.5	11.9	12.3	11.3	15.7	13.5	2.5
51.6	51.4	51.0	51.3	38.8	49.5	55.3	48.6	49.6	61.3
2.3	1.7	1.6	1.9	.2	2.9	1.8	2.1	2.5	.5
8.0	8.7	8.2	8.2	13.6	8.7	6.5	8.1	8.3	13.0
11.7	13.5	12.3	12.3	26.8	13.1	9.4	11.9	12.4	20.3
80	14	246	340	5	49	10	170	229	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	92,016	34,524	24,881	151,421	436
Currency and coin	16,454	7,528	7,081	31,063	49
Reserve with Federal Reserve banks (member banks)	20,356	4,913	0	25,269	0
Demand balances with banks in U.S. (except American branches of foreign banks)	19,441	16,504	13,675	49,620	250
Other balances with banks in United States	0	0	0	0	117
Balances with banks in foreign countries	214	15	36	265	9
Cash items in process of collection	35,551	5,564	4,089	45,204	11
INVESTMENT SECURITIES - TOTAL	171,656	109,456	81,305	362,417	339
U.S. Treasury securities	54,900	24,533	26,289	105,722	237
Securities of other U.S. Government agencies and corps.	3,649	123	7,013	10,785	102
Obligations of States and subdivisions	111,213	84,029	44,428	239,670	0
Other securities	1,894	771	3,575	6,240	0
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	7,150	500	3,750	11,400	0
OTHER LOANS AND DISCOUNTS - TOTAL	353,630	186,245	182,110	721,985	4,179
Real estate loans - total	120,011	66,820	72,266	259,097	0
Secured by farmland	2,036	1,582	3,130	6,748	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	6,114	4,185	2,002	12,301	0
Guaranteed by Veterans Administration	2,003	2,991	557	5,551	0
Not insured or guaranteed by FHA or VA	62,983	33,999	37,690	134,672	0
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	0	0	0	0	0
Not insured by FHA	351	634	330	1,315	0
Secured by other properties	46,524	23,429	28,557	98,510	0
Loans to domestic commercial and foreign banks	0	0	120	120	0
Loans to other financial institutions	4,401	1,387	1,010	6,798	0
Loans to brokers and dealers in securities	81	12	340	433	0
Other loans for purchasing or carrying securities	2,133	53	925	3,111	0
Loans to farmers (excluding loans on real estate)	6,346	1,790	3,509	11,645	0
Commercial and industrial loans (incl. open market paper)	111,556	48,068	54,591	214,215	17
Other loans to individuals - total	102,976	66,192	46,852	216,020	4,162
Passenger automobile instalment loans	42,932	22,344	19,074	84,350	1,414
Credit cards and related plans:					
Retail (charge account) credit card plans	146	0	325	471	0
Check credit and revolving credit plans	1,084	2,208	0	3,292	0
Other retail consumer instalment loans	9,470	7,213	6,857	23,540	749
Residential repair and modernization instalment loans	4,243	3,511	3,039	10,793	458
Other instalment loans for personal expenditures	19,642	11,452	11,248	42,342	1,083
Single-payment loans for personal expenditures	25,459	19,464	6,309	51,232	458
All other loans (including overdrafts)	6,126	1,923	2,497	10,546	0
TOTAL LOANS AND SECURITIES	532,436	296,201	267,165	1,095,802	4,518
Bank premises, furniture and fixtures, and other assets representing bank premises	12,315	4,873	8,022	25,210	47
Real estate owned other than bank premises	465	134	490	1,089	0
Investments in subsidiaries not consolidated	67	0	977	1,044	0
Customers' liabilities on acceptances outstanding	450	0	1	451	0
Other assets	4,576	2,964	2,770	10,310	36
TOTAL ASSETS	642,325	338,696	304,306	1,285,327	5,037

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
535,239	121,282	234,359	890,880	30,996	1,659,397	412,274	157,829	2,229,500	10,783
52,207	17,134	43,334	112,675	1,017	110,269	32,951	29,767	172,987	3,591
162,038	35,705	0	197,743	0	445,972	135,377	0	581,349	0
69,888	21,672	162,153	253,713	15,788	95,708	61,841	115,551	273,100	7,192
10	0	1,244	1,254	163	2,952	123	40	3,115	0
1,347	80	190	1,617	15	13,666	3,340	30	17,036	0
249,749	46,691	27,438	323,878	14,013	990,830	178,642	12,441	1,181,913	0
618,419	137,733	546,332	1,302,484	58,233	1,587,589	605,188	365,154	2,557,931	99,062
293,323	56,490	327,916	677,729	29,595	620,910	193,323	127,519	941,752	31,289
29,276	1,470	58,869	89,615	0	41,544	4,722	20,292	66,558	135
286,469	77,870	155,649	519,988	25,296	886,041	400,909	212,663	1,499,613	65,755
9,351	1,903	3,898	15,152	3,342	39,094	6,234	4,680	50,008	1,883
0	0	0	0	394	188,164	4,130	0	192,294	0
95,170	5,550	39,025	139,745	7,500	113,665	3,300	58,620	175,585	800
1,420,071	325,056	1,117,288	2,862,415	150,220	4,563,539	1,287,350	823,158	6,674,047	26,430
418,210	109,154	518,211	1,045,575		645,366	236,608	216,076	1,098,050	0
34,080	4,688	26,967	65,735		4,118	741	1,142	6,001	0
8,137	47	10,880	19,064		21,114	4,806	1,772	27,692	0
7,231	166	11,731	19,128		16,198	4,068	3,505	23,771	0
220,098	43,932	248,161	512,191		225,257	86,884	105,618	417,759	0
107	0	8,501	8,608		28,344	12,592	223	41,159	0
10,587	215	42,403	53,205		36,785	7,467	4,062	48,314	0
137,970	60,106	169,568	367,644		313,550	120,050	99,754	533,354	0
4,128	0	20,155	24,283		25,752	9,988	0	35,740	0
72,633	22,911	32,983	128,527		211,722	80,876	17,802	310,400	0
16,560	12,000	5,632	34,192		10,465	15,518	807	26,790	0
18,838	1,233	3,914	23,985		34,617	4,407	8,746	47,770	0
17,435	2,437	15,067	34,939		3,567	3,123	2,835	9,525	0
442,061	85,623	214,821	742,505		2,556,793	573,960	312,351	3,443,104	18,358
395,366	84,413	292,227	772,006		914,588	338,706	258,508	1,511,802	8,072
172,134	23,422	124,022	319,578		259,734	99,595	82,820	442,149	606
21,342	0	3,185	24,527		3,546	27,683	4,655	35,884	0
133	1,827	4,346	6,306		53,217	6,976	3,339	63,532	0
28,378	2,989	25,962	57,329		37,859	20,991	35,198	94,048	209
17,364	5,474	24,330	47,168		42,791	18,385	14,569	75,745	188
55,612	25,334	57,008	137,954		133,851	40,127	59,837	233,815	6,463
100,403	25,367	53,374	179,144		383,590	124,949	58,090	566,629	606
34,840	7,285	14,278	56,403		160,669	24,164	6,033	190,866	0
2,133,660	468,339	1,702,645	4,304,644	216,347	6,452,957	1,899,968	1,246,932	9,599,857	126,292
44,485	9,211	34,694	88,390	1,545	101,518	37,009	21,105	159,632	1,396
4,896	27	4,998	9,921	602	7,713	941	748	9,402	0
0	0	0	0	0	21,138	2,583	40	23,761	0
1,878	7	1,016	2,901	0	79,155	10,096	1,125	90,376	0
22,142	4,078	16,908	43,128	2,259	148,486	24,143	7,407	180,036	4,615
2,742,300	602,944	1,994,620	5,339,864	251,749	8,470,364	2,387,014	1,435,186	12,292,564	143,086

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	497,351	255,613	247,434	1,000,398	2,927
Individuals, partnerships, and corporations - demand	230,057	94,070	104,577	428,704	37
Individuals, partnerships, and corporations - time	262,157	159,012	140,621	561,790	2,863
Savings deposits	183,622	116,777	106,191	406,590	7
Deposits accumulated for payment of personal loans	0	0	0	0	0
Other deposits of individuals, partnerships, and corps.	78,535	42,235	34,430	155,200	2,856
Certified and officers' checks, letters of credit, travelers' checks, etc.	5,137	2,531	2,236	9,904	27
GOVERNMENT DEPOSITS - TOTAL	28,496	21,844	12,197	62,537	12
United States Government - demand	7,242	2,309	2,445	11,996	0
United States Government - time	713	17	17	747	0
States and subdivisions - demand	12,750	14,831	6,691	34,272	12
States and subdivisions - time	7,791	4,687	3,044	15,522	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	13,945	2,547	4,326	20,818	0
Commercial banks in the United States - demand	5,833	643	2,638	9,114	0
Commercial banks in the United States - time	0	121	0	121	0
Mutual savings banks in the United States - demand	8,112	1,783	1,688	11,583	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	223	0	0	223	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	223	0	0	223	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	540,015	280,004	263,957	1,083,976	2,939
Demand	269,354	116,167	120,275	505,796	76
Time	270,661	163,837	143,682	578,180	2,863
MISCELLANEOUS LIABILITIES - TOTAL	41,452	25,982	10,341	77,775	942
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	10,350	12,000	3,000	25,350	0
Other liabilities for borrowed money	8,710	560	800	10,070	0
Mortgage indebtedness	0	0	343	343	0
Acceptances outstanding	450	0	1	451	0
Other liabilities	21,942	13,422	6,197	41,561	942
TOTAL LIABILITIES	581,467	305,986	274,298	1,161,751	3,881
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	6,549	4,251	3,697	14,497	24
Reserve for bad debt losses on loans	6,526	4,251	3,688	14,465	24
Other reserves on loans	0	0	0	0	0
Reserves on securities	23	0	9	32	0
CAPITAL ACCOUNTS - TOTAL	54,309	28,459	26,311	109,079	1,132
Capital notes and debentures	0	4,169	1,320	5,489	0
Equity capital - total	54,309	24,290	24,991	103,590	1,132
Preferred stock	0	0	100	100	0
Common stock	19,993	8,013	7,137	35,143	433
Surplus	19,279	8,900	9,233	37,412	289
Undivided profits	14,289	7,347	8,341	29,977	410
Reserve for contingencies and other capital reserves	748	30	180	958	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	642,325	338,696	304,306	1,285,327	5,037
MEMORANDA					
Demand deposits adjusted[7]	220,728	107,651	111,103	439,482	65
Average of total deposits for the 15 calendar days ending with call date	538,445	278,393	261,945	1,078,783	0
Average of total loans for the 15 calendar days ending with call date	368,483	199,360	188,525	756,368	0
Unearned discount on instalment loans included in total capital accounts	530	476	575	1,581	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.3	10.2	8.2	11.8	8.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.1	7.3	10.9	9.1	6.7
Other securities	17.6	25.0	15.8	19.1	.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.2	55.1	61.1	57.1	83.0
Other assets	2.8	2.4	4.0	3.0	1.6
Total capital accounts	8.5	8.4	8.6	8.5	22.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.0	10.2	10.4	10.6	25.9
NUMBER OF BANKS	21	6	13	40	4

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,978,824	466,859	1,615,325	4,061,008	164,633	4,960,686	1,665,060	1,054,942	7,680,688	89,377
1,050,469	271,375	769,974	2,091,818	126,159	3,170,113	1,046,691	547,536	4,764,340	76,721
907,385	190,759	818,181	1,916,325	37,306	1,715,651	586,831	482,836	2,785,318	9,868
738,040	181,551	660,170	1,579,761	17,729	886,978	309,484	354,422	1,550,884	615
1,420	0	1,830	3,250	0	138	0	0	138	0
167,925	9,208	156,181	333,314	19,577	828,535	277,347	128,414	1,234,296	9,253
20,970	4,725	27,170	52,865	1,168	74,922	31,538	24,570	131,030	2,788
265,049	33,541	113,454	412,044	32,459	528,089	149,217	141,462	818,768	10,978
82,820	8,884	23,357	115,061	3,626	69,606	17,329	19,757	106,692	434
1,787	0	166	1,953	0	7,735	4	42	7,781	0
147,897	23,545	55,146	226,588	26,691	312,109	93,864	83,866	489,839	10,544
32,545	1,112	34,785	68,442	2,142	138,639	38,020	37,797	214,456	0
104,810	19,296	24,418	148,524	1,959	581,596	76,049	13,530	671,175	5,979
97,663	17,490	22,405	137,558	1,251	432,061	35,928	2,960	470,949	5,979
10	0	640	650	0	17,491	3,465	315	21,271	0
7,127	1,806	1,373	10,306	708	119,507	31,236	10,255	160,998	0
10	0	0	10	0	12,537	5,420	0	17,957	0
3,651	766	241	4,658	51	113,967	9,173	1	123,141	0
6	0	0	6	0	5,071	16	0	5,087	0
0	0	0	0	0	65,395	5,000	0	70,395	0
3,645	766	241	4,652	51	41,690	4,157	1	45,848	0
0	0	0	0	0	1,811	0	0	1,811	0
2,352,334	520,462	1,753,438	4,626,234	199,102	6,184,338	1,899,499	1,209,935	9,293,772	106,334
1,410,597	328,591	899,666	2,638,854	159,654	4,225,079	1,260,759	688,945	6,174,783	96,466
941,737	191,871	853,772	1,987,380	39,448	1,959,259	638,740	520,990	3,118,989	9,868
162,611	16,872	68,973	248,456	4,832	1,516,435	258,955	102,823	1,878,213	3,001
61,675	5,400	10,120	77,195	0	281,936	62,192	14,575	358,703	750
13,869	0	1,787	15,656	0	165,431	38,736	8,613	212,780	150
670	0	325	995	0	3,567	0	887	4,454	23
1,878	7	1,016	2,901	0	79,866	10,338	1,125	91,329	0
84,519	11,465	55,725	151,709	4,832	985,635	147,689	77,623	1,210,947	2,078
2,514,945	537,334	1,822,411	4,874,690	203,934	7,700,773	2,158,454	1,312,758	11,171,985	109,335
0	0	0	0	0	0	0	0	0	0
22,789	8,886	22,454	54,129	2,529	103,148	28,165	14,357	145,670	115
22,530	8,879	17,585	48,994	2,529	100,882	25,362	13,595	139,839	72
194	0	10	204	0	1,251	612	528	2,391	43
65	7	4,859	4,931	0	1,015	2,191	234	3,440	0
204,566	56,724	149,755	411,045	45,286	666,443	200,395	108,071	974,909	33,636
3,000	500	8,761	12,261	0	22,267	20,000	4,013	46,280	0
201,566	56,224	140,994	398,784	45,286	644,176	180,395	104,058	928,629	33,636
0	0	0	0	0	0	200	0	200	0
50,588	14,098	44,503	109,189	5,450	155,875	48,780	34,048	238,703	11,550
93,409	28,565	59,743	181,717	34,550	336,259	92,663	42,538	471,460	14,045
50,301	9,259	33,640	93,200	5,286	121,671	33,564	23,604	178,839	7,394
7,268	4,302	3,108	14,678	0	30,371	5,188	3,868	39,427	647
2,742,300	602,944	1,994,620	5,339,864	251,749	8,470,364	2,387,014	1,435,186	12,292,564	143,086
980,365	255,526	826,466	2,062,357	140,764	2,732,582	1,028,860	653,787	4,415,229	90,053
2,254,431	510,763	1,709,642	4,474,836	189,093	6,047,091	1,898,777	1,208,056	9,153,924	108,694
1,402,695	332,037	1,134,054	2,868,786	156,838	4,534,883	1,279,310	842,173	6,656,366	27,821
1,883	62	1,309	3,254	0	3,129	0	1,724	4,853	0
19.5	20.1	11.7	16.7	12.3	19.6	17.3	11.0	18.1	7.5
11.8	9.6	19.4	14.4	11.8	7.8	8.3	10.3	8.2	22.0
10.8	13.2	8.0	10.0	11.5	13.1	17.2	15.1	14.2	47.3
55.3	54.8	58.0	56.2	62.6	55.2	54.1	61.4	55.7	19.0
2.7	2.2	2.9	2.7	1.8	4.2	3.1	2.1	3.8	4.2
7.5	9.4	7.5	7.7	18.0	7.9	8.4	7.5	7.9	23.5
10.7	13.3	10.5	10.9	23.7	10.8	11.2	9.4	10.7	33.3
47	7	66	120	1	86	16	53	155	5

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,830,059	774,023	162,998	2,767,080	4,843
Currency and coin	173,296	104,712	39,349	317,357	30
Reserve with Federal Reserve banks (member banks)	534,931	310,396	0	845,327	0
Demand balances with banks in U.S. (except American branches of foreign banks)	360,745	144,537	110,603	615,885	4,813
Other balances with banks in United States	1,227	636	0	1,863	0
Balances with banks in foreign countries	6,858	13,993	114	20,965	0
Cash items in process of collection	753,002	199,749	12,932	965,683	0
INVESTMENT SECURITIES - TOTAL	2,796,724	2,083,882	934,090	5,814,696	5,881
U.S. Treasury securities	1,377,529	728,180	423,614	2,529,323	0
Securities of other U.S. Government agencies and corps.	151,204	87,409	71,139	309,752	5,219
Obligations of States and subdivisions	1,191,909	1,237,524	427,331	2,856,764	662
Other securities	76,082	30,769	12,006	118,857	0
TRADING ACCOUNT SECURITIES	33,870	22,527	0	56,397	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	86,425	54,618	35,800	176,843	0
OTHER LOANS AND DISCOUNTS - TOTAL	6,852,489	4,373,616	1,405,138	12,631,243	8,621
Real estate loans - total	2,809,802	2,074,546	719,945	5,604,293	
Secured by farmland	56,917	42,993	51,615	151,525	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	472,636	451,707	24,437	948,780	
Guaranteed by Veterans Administration	121,319	77,437	8,022	206,778	
Not insured or guaranteed by FHA or VA	1,505,096	875,616	409,681	2,790,393	
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	13,737	370	0	14,107	
Not insured by FHA	36,302	165,896	19,532	221,730	
Secured by other properties	603,795	460,527	206,658	1,270,980	
Loans to domestic commercial and foreign banks	24,383	37,634	400	62,417	
Loans to other financial institutions	411,044	150,342	15,829	577,215	
Loans to brokers and dealers in securities	26,868	6,316	2,550	35,734	
Other loans for purchasing or carrying securities	45,059	11,725	4,318	61,102	
Loans to farmers (excluding loans on real estate)	50,942	63,032	71,924	185,898	
Commercial and industrial loans (incl. open market paper)	1,913,839	1,160,982	224,975	3,299,796	
Other loans to individuals - total	1,408,913	830,230	353,411	2,592,554	
Passenger automobile instalment loans	530,146	340,465	186,810	1,057,421	
Credit cards and related plans:					
Retail (charge account) credit card plans	47,671	22,134	151	69,956	
Check credit and revolving credit plans	21,225	7,552	1,460	30,237	
Other retail consumer instalment loans	277,909	107,267	41,990	427,166	
Residential repair and modernization instalment loans	133,911	77,888	20,480	232,279	
Other instalment loans for personal expenditures	140,811	101,112	50,151	292,074	
Single-payment loans for personal expenditures	257,240	173,812	52,369	483,421	
All other loans (including overdrafts)	161,639	38,809	11,786	212,234	
TOTAL LOANS AND SECURITIES	9,769,508	6,534,643	2,375,028	18,679,179	14,502
Bank premises, furniture and fixtures, and other assets representing bank premises	158,434	103,211	35,583	297,228	604
Real estate owned other than bank premises	7,610	5,865	1,708	15,183	0
Investments in subsidiaries not consolidated	24,514	120	0	24,634	0
Customers' liabilities on acceptances outstanding	15,271	8,979	454	24,704	0
Other assets	106,504	72,032	13,903	192,439	170
TOTAL ASSETS	11,911,900	7,498,873	2,589,674	22,000,447	20,119

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
964,026	38,361	201,479	1,203,866	703	238,315	18,742	171,432	428,489
46,638	3,561	33,162	83,361	17	26,541	3,315	28,558	58,414
229,728	13,604	0	243,332	0	30,282	5,612	0	35,894
171,403	11,973	152,012	335,388	566	95,631	7,998	118,902	222,531
5,760	0	0	5,760	120	1,300	0	12,049	13,349
4,477	11	84	4,572	0	0	0	0	0
506,020	9,212	16,221	531,453	0	84,561	1,817	11,923	98,301
1,354,348	99,845	1,132,406	2,586,599	7,287	360,839	42,725	510,541	914,105
573,533	49,108	604,065	1,226,706	952	172,182	19,293	230,831	422,306
123,786	14,135	275,988	413,909	0	16,813	1,375	43,853	62,041
645,447	34,280	247,934	927,661	5,927	167,807	21,685	233,001	422,493
11,582	2,322	4,419	18,323	408	4,037	372	2,856	7,265
173,928	0	0	173,928	0	13,678	0	0	13,678
33,910	2,400	15,850	52,160	0	39,018	7,000	29,288	75,306
3,379,564	174,284	1,452,278	5,006,126	1,672	783,067	49,073	731,061	1,563,201
922,856	61,625	486,670	1,471,151	829	163,164	17,280	240,521	420,965
30,354	2,868	75,573	108,795	2	20,581	2,927	98,192	121,700
90,885	4,863	36,072	131,820	0	3,608	413	4,079	8,100
48,271	2,930	10,488	61,689	63	308	3	517	828
530,514	33,607	264,331	828,452	429	64,710	6,420	70,048	141,178
486	40	20	546	0	357	0	331	688
17,363	937	4,538	22,838	0	1,883	415	5,404	7,702
204,983	16,380	95,648	317,011	335	71,717	7,102	61,950	140,769
16,854	0	1,939	18,793	0	276	0	1,806	2,082
204,105	1,414	16,516	222,035	0	21,647	119	13,150	34,916
10,203	30	387	10,620	0	2,723	0	2,412	5,135
73,188	1,666	10,016	84,870	54	19,126	467	15,223	34,816
180,267	17,100	313,162	510,529	20	34,202	4,047	81,672	119,921
1,132,226	52,873	237,862	1,422,961	215	237,590	11,481	190,105	439,176
750,327	36,588	374,374	1,161,289	142	273,814	14,133	175,022	462,969
253,965	15,196	172,826	441,987	59	84,637	5,459	69,327	159,423
3,646	0	0	3,646	0	11,191	0	947	12,138
11,284	0	803	12,087	0	1,176	0	0	1,176
88,133	6,122	41,514	135,769	0	30,764	1,416	21,196	53,376
42,495	3,223	24,054	69,772	0	6,066	743	8,956	15,765
94,062	4,771	45,151	143,984	26	51,339	2,990	27,871	82,200
256,742	7,276	90,026	354,044	57	88,641	3,525	46,725	138,891
89,538	2,988	11,352	103,878	412	30,525	1,546	11,150	43,221
4,941,750	276,529	2,600,534	7,818,813	8,959	1,196,602	98,798	1,270,890	2,566,290
88,783	3,489	26,781	119,053	251	33,554	2,176	22,207	57,937
1,348	326	1,828	3,502	29	521	192	1,235	1,948
2,203	0	50	2,253	0	377	0	117	494
19,688	400	1,342	21,430	0	16	0	143	159
63,240	1,451	8,548	73,239	2,203	12,064	82	5,058	17,204
5,081,038	320,556	2,840,562	9,242,156	12,145	1,481,449	119,990	1,471,082	3,072,521

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	8,819,926	5,662,394	2,032,043	16,514,363	13,493
Individuals, partnerships, and corporations - demand	3,239,880	1,592,678	572,010	5,404,568	8,366
Individuals, partnerships, and corporations - time	5,479,900	3,982,756	1,436,535	10,899,191	5,127
Savings deposits	2,866,938	2,151,531	819,820	5,838,289	0
Deposits accumulated for payment of personal loans	217	120	10	347	0
Other deposits of individuals, partnerships, and corps.	2,612,745	1,831,105	616,705	5,060,555	5,127
Certified and officers' checks, letters of credit, travelers' checks, etc.	100,146	86,960	23,498	210,604	0
GOVERNMENT DEPOSITS - TOTAL	1,110,090	719,116	260,898	2,090,104	0
United States Government - demand	202,719	36,835	15,678	255,232	0
United States Government - time	1,775	250	53	2,078	0
States and subdivisions - demand	237,893	171,563	92,483	501,939	0
States and subdivisions - time	667,703	510,468	152,684	1,330,855	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	316,021	85,411	368	401,800	0
Commercial banks in the United States - demand	304,848	75,297	368	380,513	0
Commercial banks in the United States - time	11,169	10,051	0	21,220	0
Mutual savings banks in the United States - demand	4	43	0	47	0
Mutual savings banks in the United States - time	0	20	0	20	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	26,614	17,399	67	44,080	0
Foreign governments, central banks, etc. - demand	294	0	0	294	0
Foreign governments, central banks, etc. - time	8,700	0	0	8,700	0
Banks in foreign countries - demand	16,502	14,469	67	31,038	0
Banks in foreign countries - time	1,118	2,930	0	4,048	0
TOTAL DEPOSITS	10,272,651	6,484,320	2,293,376	19,050,347	13,493
Demand	4,102,286	1,977,845	704,104	6,784,235	8,366
Time	6,170,365	4,506,475	1,589,272	12,266,112	5,127
MISCELLANEOUS LIABILITIES - TOTAL	744,573	470,323	94,421	1,309,317	959
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	214,940	178,085	37,775	430,800	0
Other liabilities for borrowed money	52,685	96,990	8,781	158,456	0
Mortgage indebtedness	939	6,020	17	6,976	0
Acceptances outstanding	15,271	8,979	454	24,704	0
Other liabilities	460,738	180,249	47,394	688,381	959
TOTAL LIABILITIES	11,017,224	6,954,643	2,387,797	20,359,664	14,452
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	127,158	63,776	21,455	212,389	187
Reserve for bad debt losses on loans	123,645	63,376	21,307	208,328	187
Other reserves on loans	3,088	108	41	3,237	0
Reserves on securities	425	292	107	824	0
CAPITAL ACCOUNTS - TOTAL	767,518	480,454	180,422	1,428,394	5,480
Capital notes and debentures	114,697	37,383	7,170	159,250	0
Equity capital - total	652,821	443,071	173,252	1,269,144	5,480
Preferred stock	4,200	31,397	715	36,312	0
Common stock	176,552	121,089	54,195	351,836	1,750
Surplus	329,125	203,228	67,148	599,501	1,426
Undivided profits	127,773	73,927	43,194	244,894	2,250
Reserve for contingencies and other capital reserves	15,171	13,430	8,000	36,601	54
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	11,911,900	7,498,873	2,589,674	22,000,447	20,119
MEMORANDA					
Demand deposits adjusted[7]	2,841,717	1,665,964	675,126	5,182,807	8,366
Average of total deposits for the 15 calendar days ending with call date	10,085,762	6,410,152	2,236,643	18,732,557	5,299
Average of total loans for the 15 calendar days ending with call date	6,857,559	4,404,536	1,391,059	12,653,154	7,640
Unearned discount on instalment loans included in total capital accounts	3,559	928	263	4,750	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.4	10.3	6.3	12.6	24.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.8	10.9	19.1	12.9	25.9
Other securities	10.9	17.2	17.0	13.8	3.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.3	59.1	55.6	58.2	42.9
Other assets	2.6	2.5	2.0	2.5	3.8
Total capital accounts	6.4	6.4	7.0	6.5	27.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.8	8.0	9.0	8.6	35.9
NUMBER OF BANKS	98	108	124	330	2

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
4,235,614	261,218	2,378,329	6,875,161	6,199	972,231	90,874	1,131,231	2,194,336
1,794,831	89,108	800,818	2,684,757	1,987	503,406	49,041	557,410	1,109,857
2,375,822	169,623	1,554,315	4,099,760	4,195	463,659	41,258	569,365	1,074,282
645,530	43,827	404,722	1,094,079	414	191,450	18,515	221,878	431,843
189	0	346	535	0	0	2,710	310	3,020
1,730,103	125,796	1,149,247	3,005,146	3,781	272,209	20,033	347,177	639,419
64,961	2,487	23,196	90,644	17	5,166	575	4,456	10,197
407,288	23,381	188,850	619,519	54	199,069	15,368	167,224	381,661
75,979	3,112	19,652	98,743	1	9,735	670	10,105	20,510
1,220	5	380	1,605	0	568	18	171	757
202,584	11,006	109,610	323,200	30	185,425	14,374	153,059	352,858
127,505	9,258	59,208	195,971	23	3,341	306	3,889	7,536
406,412	2,067	5,438	413,917	25	91,711	346	19,796	111,853
399,447	2,057	5,438	406,942	25	72,034	295	19,646	91,975
983	0	0	983	0	19,677	0	150	19,827
4,982	10	0	4,992	0	0	51	0	51
1,000	0	0	1,000	0	0	0	0	0
17,573	0	0	17,573	0	0	0	0	0
37	0	0	37	0	0	0	0	0
3,000	0	0	3,000	0	0	0	0	0
8,536	0	0	8,536	0	0	0	0	0
6,000	0	0	6,000	0	0	0	0	0
5,066,887	286,666	2,572,617	7,926,170	6,278	1,263,011	106,588	1,318,251	2,687,850
2,551,357	107,780	958,714	3,617,851	2,060	775,766	65,006	744,676	1,585,448
2,515,530	178,886	1,613,903	4,308,319	4,218	487,245	41,582	573,575	1,102,402
525,830	10,260	39,573	575,663	1,272	81,679	1,949	15,189	98,817
333,840	1,900	200	335,940	0	48,359	500	2,000	50,859
22,696	650	3,407	26,753	114	300	0	11	311
11,812	77	25	11,914	15	528	0	235	763
19,688	400	1,342	21,430	0	16	0	143	159
137,794	7,233	34,599	179,626	1,143	32,476	1,449	12,800	46,725
5,592,717	296,926	2,612,190	8,501,833	7,550	1,344,690	108,537	1,333,440	2,786,667
0	0	0	0	0	0	0	0	0
62,672	2,275	22,821	87,768	3	18,620	1,303	21,710	41,633
56,502	2,237	20,584	79,323	3	15,935	901	12,719	29,555
206	20	888	1,114	0	870	68	4,592	5,530
5,964	18	1,349	7,331	0	1,815	334	4,399	6,548
425,649	21,355	205,551	652,555	4,592	118,139	10,150	115,932	244,221
19,563	1,512	6,177	27,252	0	6,260	0	920	7,180
406,086	19,843	199,374	625,303	4,592	111,879	10,150	115,012	237,041
0	518	240	758	0	0	0	90	90
127,067	5,409	52,160	184,636	1,350	29,180	2,629	27,260	59,069
157,862	8,739	80,850	247,451	751	74,864	6,316	68,219	149,399
115,788	4,887	57,728	178,403	1,824	7,270	1,030	16,771	25,071
5,369	290	8,396	14,055	667	565	175	2,672	3,412
6,081,038	320,556	2,840,562	9,242,156	12,145	1,481,449	119,990	1,471,082	3,072,521
1,569,911	93,399	917,403	2,580,713	2,034	609,436	62,224	703,002	1,374,662
4,888,198	283,893	2,525,805	7,697,896	5,865	1,225,219	106,753	1,303,377	2,635,349
3,263,193	173,561	1,461,180	4,897,934	1,570	774,681	48,968	732,720	1,556,369
4,267	102	3,768	8,137	0	1,362	0	3,271	4,633
15.9	12.0	7.1	13.0	5.8	16.1	15.6	11.7	13.9
11.5	19.7	31.0	17.8	7.8	12.8	17.2	18.7	15.8
13.7	11.4	8.9	12.1	52.2	12.5	18.4	16.0	14.4
56.1	55.1	51.7	54.7	13.8	55.5	46.7	51.7	53.3
2.9	1.8	1.4	2.4	20.4	3.1	2.0	2.0	2.5
7.0	6.7	7.2	7.1	37.8	8.0	8.5	7.9	7.9
9.4	9.2	10.1	9.6	43.8	11.0	12.4	10.8	11.0
198	26	497	721	3	39	6	138	183

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	922,518	335,989	441,775	1,700,282	1,671
Currency and coin	42,814	20,394	65,477	128,685	152
Reserve with Federal Reserve banks (member banks)	213,635	94,513	0	308,148	0
Demand balances with banks in U.S. (except American branches of foreign banks)	146,407	73,349	353,172	572,928	1,485
Other balances with banks in United States	625	25	970	1,620	20
Balances with banks in foreign countries	2,782	223	0	3,005	0
Cash items in process of collection	516,255	147,485	22,156	685,896	14
INVESTMENT SECURITIES - TOTAL	1,245,772	610,946	1,869,065	3,725,783	34,418
U.S.Treasury securities	574,397	276,100	895,256	1,745,753	7,820
Securities of other U.S. Government agencies and corps	99,088	66,193	312,950	478,231	0
Obligations of States and subdivisions	553,172	261,109	645,827	1,460,108	2,333
Other securities	19,115	7,544	15,032	41,691	24,265
TRADING ACCOUNT SECURITIES	39,794	3,787	200	43,781	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	91,945	10,502	85,244	187,691	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,739,866	1,004,627	2,293,737	6,038,230	5,309
Real estate loans - total	523,457	334,883	815,280	1,673,620	1,315
Secured by farmland	41,874	59,325	148,078	249,277	259
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	48,073	50,322	72,584	170,979	0
Guaranteed by Veterans Administration	18,895	12,742	31,067	62,704	0
Not insured or guaranteed by FHA or VA	198,569	128,791	335,535	662,895	586
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	4,807	97	136	5,040	0
Not insured by FHA	11,788	3,926	10,296	26,010	0
Secured by other properties	199,451	79,680	217,584	496,715	470
Loans to domestic commercial and foreign banks	13,099	1,964	1,000	16,063	0
Loans to other financial institutions	208,318	45,918	61,389	315,625	125
Loans to brokers and dealers in securities	26,035	5,027	6,983	38,045	0
Other loans for purchasing or carrying securities	32,561	32,293	53,258	118,112	255
Loans to farmers (excluding loans on real estate)	109,098	47,026	244,204	400,328	476
Commercial and industrial loans (incl. open market paper)	1,151,876	308,037	411,747	1,871,660	1,453
Other loans to individuals - total	597,686	208,652	688,516	1,494,854	1,656
Passenger automobile instalment loans	166,560	89,949	364,437	620,946	461
Credit cards and related plans:					
Retail (charge account) credit card plans	19,349	10,989	660	30,998	0
Check credit and revolving credit plans	7,226	1,713	3,263	12,202	0
Other retail consumer instalment loans	65,921	20,780	76,243	162,944	731
Residential repair and modernization instalment loans	28,009	10,339	28,968	67,316	29
Other instalment loans for personal expenditures	39,314	26,283	68,126	133,723	320
Single-payment loans for personal expenditures	271,307	48,599	146,819	466,725	115
All other loans (including overdrafts)	77,736	20,827	11,360	109,923	29
TOTAL LOANS AND SECURITIES	4,117,377	1,629,862	4,248,246	9,995,485	39,727
Bank premises, furniture and fixtures, and other assets representing bank premises	51,079	15,474	48,152	114,705	1,792
Real estate owned other than bank premises	6,494	923	3,333	10,750	159
Investments in subsidiaries not consolidated	4,611	15	62	4,688	25
Customers' liabilities on acceptances outstanding	7,418	0	1,273	8,691	0
Other assets	63,188	17,669	25,481	106,338	262
TOTAL ASSETS	5,172,685	1,999,932	4,768,322	11,940,939	43,636

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
111,146	66,516	21,872	199,534	61	423,751	9,300	111,608	544,659	357
9,706	5,208	3,672	18,586	2	22,055	758	12,999	35,812	41
43,887	24,306	0	68,193	0	138,253	4,409	0	142,662	0
30,299	16,990	16,971	64,260	59	87,160	3,696	94,834	185,690	316
12	0	37	49	0	0	0	145	145	0
133	18	52	203	0	341	0	0	341	0
27,109	19,994	1,140	48,243	0	175,942	437	3,630	180,009	0
241,943	145,243	96,789	483,975	126	570,593	24,810	389,990	985,393	1,531
112,312	81,697	52,612	246,621	126	240,113	16,763	195,079	451,955	946
12,106	12,588	11,943	36,637	0	80,870	4,146	104,827	189,843	414
115,026	50,081	32,234	197,341	0	244,225	3,751	88,670	336,646	36
2,499	877	0	3,376	0	5,385	150	1,414	6,949	135
1,150	0	0	1,150	0	8,142	0	0	8,142	0
1,645	5,140	2,256	9,041	0	16,188	600	4,250	21,038	0
458,126	251,268	136,941	846,335	0	1,204,320	29,412	588,755	1,822,487	2,834
120,373	61,760	30,561	212,694		151,909	3,167	76,072	231,148	222
5,906	5,116	4,845	15,867		21,295	1,079	16,150	38,524	60
32,432	19,510	5,395	57,337		9,798	297	6,150	16,245	1
8,139	4,119	703	12,961		3,507	7	3,197	6,711	0
45,710	21,495	12,058	79,263		46,486	867	28,182	75,535	161
0	0	0	0		142	0	0	142	0
642	174	372	1,188		3,134	0	555	3,689	0
27,544	11,346	7,188	46,078		67,547	917	21,838	90,302	0
300	0	64	364		8,754	35	360	9,149	0
2,075	2,735	18	4,828		35,851	56	5,549	41,456	6
0	347	4	351		5,318	0	1,417	6,735	0
1,796	2,605	536	4,937		32,536	323	2,492	35,351	0
96,774	69,998	48,843	215,615		364,336	16,306	273,012	653,654	239
105,456	48,718	23,226	177,400		334,274	4,752	103,663	442,689	6
129,040	60,255	33,048	222,343		256,320	4,694	121,747	382,761	2,361
52,776	24,871	17,111	94,758		91,524	2,050	53,380	146,954	1,109
0	0	0	0		7,895	0	0	7,895	0
489	670	0	1,159		2,017	43	268	2,328	0
21,293	10,041	3,563	34,897		28,664	822	11,129	40,615	201
6,557	4,240	1,745	12,542		15,335	136	4,779	20,250	112
26,622	13,279	5,205	45,106		21,662	824	15,931	38,417	291
21,303	7,154	5,424	33,881		89,223	819	36,260	126,302	648
2,312	4,850	641	7,803		15,022	79	4,443	19,544	0
702,864	401,651	235,986	1,340,501	126	1,799,243	54,822	982,995	2,837,060	4,365
15,997	7,440	3,730	27,167	15	33,981	310	11,067	45,358	154
756	273	306	1,335	0	1,815	11	774	2,600	22
0	0	0	0	0	135	0	150	285	0
714	89	24	827	0	172	0	54	226	0
6,641	3,041	1,277	10,959	6	18,139	87	4,081	22,307	719
838,118	479,010	263,195	1,580,323	208	2,277,236	64,530	1,110,729	3,452,495	5,617

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,381,330	1,501,638	3,671,699	8,554,667	12,306
Individuals, partnerships, and corporations - demand	1,831,899	733,600	1,636,701	4,202,200	9,118
Individuals, partnerships, and corporations - time	1,512,097	750,849	1,995,174	4,258,120	3,029
Savings deposits	536,666	301,657	742,562	1,580,885	752
Deposits accumulated for payment of personal loans	170	44	2,614	2,828	0
Other deposits of individuals, partnerships, and corps.	975,261	449,148	1,249,998	2,674,407	2,277
Certified and officers' checks, letters of credit, travelers' checks, etc.	37,334	17,189	39,824	94,347	159
GOVERNMENT DEPOSITS - TOTAL	308,344	123,109	501,981	933,434	841
United States Government - demand	70,610	20,863	34,245	125,718	125
United States Government - time	491	26	2,042	2,559	0
States and subdivisions - demand	99,724	42,549	200,703	342,976	366
States and subdivisions - time	137,519	59,671	264,991	462,181	350
DOMESTIC INTERBANK DEPOSITS - TOTAL	597,281	130,763	66,122	794,166	131
Commercial banks in the United States - demand	592,441	130,743	65,958	789,142	131
Commercial banks in the United States - time	4,830	20	164	5,014	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	10	0	0	10	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	5,676	1,221	0	6,897	0
Foreign governments, central banks, etc. - demand	107	0	0	107	0
Foreign governments, central banks, etc. - time	1,028	0	0	1,028	0
Banks in foreign countries - demand	4,541	1,221	0	5,762	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	4,292,631	1,756,731	4,239,802	10,289,164	13,278
Demand	2,636,656	946,165	1,977,431	5,560,252	9,899
Time	1,655,975	810,566	2,262,371	4,728,912	3,379
MISCELLANEOUS LIABILITIES - TOTAL	383,404	58,575	108,448	550,427	1,404
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	289,660	24,300	31,625	345,585	0
Other liabilities for borrowed money	2,461	9,646	3,984	16,091	605
Mortgage indebtedness	1,214	519	1,840	3,573	0
Acceptances outstanding	7,432	0	1,278	8,710	0
Other liabilities	82,637	24,110	69,721	176,468	799
TOTAL LIABILITIES	4,676,035	1,815,306	4,348,250	10,839,591	14,682
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	48,504	17,640	37,308	103,452	28
Reserve for bad debt losses on loans	45,806	16,068	30,451	92,325	2
Other reserves on loans	1,566	461	2,419	4,446	0
Reserves on securities	1,132	1,111	4,438	6,681	26
CAPITAL ACCOUNTS - TOTAL	448,146	166,986	382,764	997,896	28,926
Capital notes and debentures	26,199	1,700	10,384	38,283	0
Equity capital - total	421,947	165,286	372,380	959,613	28,926
Preferred stock	0	0	100	100	0
Common stock	112,668	49,210	103,836	265,714	7,720
Surplus	172,784	65,026	133,779	371,589	5,896
Undivided profits	129,170	49,759	129,873	308,802	15,308
Reserve for contingencies and other capital reserves	7,325	1,291	4,792	13,408	2
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,172,685	1,999,932	4,768,322	11,940,939	43,636
MEMORANDA					
Demand deposits adjusted[7]	1,457,350	647,074	1,855,072	3,959,496	9,629
Average of total deposits for the 15 calendar days ending with call date	4,181,908	1,747,440	4,180,830	10,110,178	6,969
Average of total loans for the 15 calendar days ending with call date	2,710,265	1,013,142	2,315,230	6,038,637	5,270
Unearned discount on instalment loans included in total capital accounts	704	210	6,097	7,011	5
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.8	16.8	9.3	14.2	3.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.0	17.1	25.3	18.6	17.9
Other securities	11.8	13.6	13.9	12.9	61.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.7	50.8	49.9	52.1	12.2
Other assets	2.6	1.7	1.6	2.1	5.1
Total capital accounts	8.7	8.3	8.0	8.4	66.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.2	12.0	11.2	11.7	84.7
NUMBER OF BANKS	98	75	487	660	7

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
640,303	354,535	208,838	1,203,676	0	1,654,749	52,081	901,939	2,608,769	581
247,132	146,635	84,516	478,283	0	810,541	28,706	461,720	1,300,967	444
387,427	203,500	122,266	713,193	0	828,951	23,223	434,146	1,286,320	130
109,173	58,813	35,764	203,750	0	205,406	6,003	99,704	311,113	15
8,153	682	569	9,404	0	1	0	57	58	0
270,101	144,005	85,933	500,039	0	623,544	17,220	334,385	975,149	115
5,744	4,400	2,056	12,200	0	15,257	152	6,073	21,482	7
80,614	50,516	26,643	157,773	0	140,637	5,333	77,121	223,091	132
3,261	2,497	1,634	7,392	0	30,870	548	10,691	42,109	1
7,419	1,096	61	8,576	0	457	32	126	615	0
45,503	33,974	16,106	95,583	0	88,723	3,621	50,007	142,351	131
24,431	12,949	8,842	46,222	0	20,587	1,132	16,297	38,016	0
13,418	17,349	283	31,050	0	186,574	227	5,097	191,898	0
13,408	17,299	283	30,990	0	186,414	227	5,057	191,698	0
10	50	0	60	0	160	0	40	200	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
114	4	0	118	0	292	0	0	292	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
114	4	0	118	0	292	0	0	292	0
0	0	0	0	0	0	0	0	0	0
734,449	422,404	235,764	1,392,617	0	1,982,252	57,641	984,157	3,024,050	713
315,162	204,809	104,595	624,566	0	1,132,097	33,254	533,548	1,698,899	583
419,287	217,595	131,169	768,051	0	850,155	24,387	450,609	1,325,151	130
40,362	15,789	3,827	59,978	10	85,712	534	12,422	98,668	3,356
6,215	570	0	6,785	0	56,802	0	0	56,802	0
3,150	2,500	100	5,750	0	2,417	200	3,441	6,058	2,044
138	0	9	147	0	520	0	0	520	0
714	89	24	827	0	172	0	54	226	0
30,145	12,630	3,694	46,469	10	25,801	334	8,927	35,062	1,312
774,811	438,193	239,591	1,452,595	10	2,067,964	58,175	996,579	3,122,718	4,069
0	0	0	0	0	0	0	0	0	0
9,147	5,833	3,436	18,416	0	25,891	649	11,231	37,771	1
8,765	4,765	2,375	15,905	0	22,415	599	8,759	31,773	1
78	468	710	1,256	0	2,172	0	1,683	3,855	0
304	600	351	1,255	0	1,304	50	789	2,143	0
54,160	34,984	20,168	109,312	198	183,381	5,706	102,919	292,006	1,547
1,090	600	146	1,836	0	3,200	0	974	4,174	0
53,070	34,384	20,022	107,476	198	180,181	5,706	101,945	287,832	1,547
0	0	0	0	0	108	0	396	504	0
21,329	13,080	7,349	41,758	100	45,889	1,325	29,220	76,434	535
21,410	13,145	7,415	41,970	20	65,262	2,485	37,786	105,533	283
10,135	7,930	5,098	23,163	78	65,159	1,501	32,605	99,265	729
196	229	160	585	0	3,763	395	1,938	6,096	0
838,118	479,010	263,195	1,580,323	208	2,277,236	64,530	1,110,729	3,452,495	5,617
271,384	165,019	101,538	537,941	0	738,871	32,042	514,170	1,285,083	582
728,023	422,702	232,900	1,383,625	0	1,963,233	57,166	978,535	2,998,934	677
457,618	249,740	137,148	844,506	0	1,202,780	29,446	597,444	1,829,670	373
253	134	29	416	0	781	41	449	1,271	0
13.3	13.9	8.3	12.6	29.3	18.6	14.4	10.0	15.8	6.4
14.8	19.7	24.5	17.9	60.6	14.1	32.4	27.0	18.6	24.2
14.2	10.6	12.2	12.8	.0	11.3	6.0	8.1	10.2	3.0
54.9	53.5	52.9	54.1	.0	53.6	46.5	53.4	53.4	50.5
2.9	2.3	2.0	2.5	10.1	2.4	.6	1.5	2.0	15.9
6.5	7.3	7.7	6.9	95.2	8.1	8.8	9.3	8.5	27.5
8.8	10.6	10.7	9.6	942.9	11.4	14.8	12.8	11.9	35.9
48	41	46	135	1	126	12	297	435	7

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	103,240	44,132		147,372
Currency and coin	23,100	14,122		37,222
Reserve with Federal Reserve banks (member banks)	41,406	1,517		42,923
Demand balances with banks in U.S. (except American branches of foreign banks)	6,545	15,392		21,937
Other balances with banks in United States	0	0		0
Balances with banks in foreign countries	0	0		0
Cash items in process of collection	32,189	13,101		45,290
INVESTMENT SECURITIES - TOTAL	197,969	103,507		301,476
U.S.Treasury securities	85,872	65,622		151,494
Securities of other U.S. Government agencies and corps	8,925	3,892		12,817
Obligations of States and subdivisions	101,901	33,714		135,615
Other securities	1,271	279		1,550
TRADING ACCOUNT SECURITIES	0	0		0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	13,600	3,198		16,798
OTHER LOANS AND DISCOUNTS - TOTAL	416,530	188,654		605,184
Real estate loans - total	150,490	59,352		209,842
Secured by farmland	2,261	522		2,783
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	8,979	5,187		14,166
Guaranteed by Veterans Administration	2,166	755		2,921
Not insured or guaranteed by FHA or VA	24,958	11,440		36,398
Secured by multifamily (5-or-more) residential properties:				
Insured by Federal Housing Administration	5,542	0		5,542
Not insured by FHA	15,263	3,774		19,037
Secured by other properties	91,321	37,674		128,995
Loans to domestic commercial and foreign banks	1,000	0		1,000
Loans to other financial institutions	7,563	1,940		9,503
Loans to brokers and dealers in securities	523	0		523
Other loans for purchasing or carrying securities	1,662	0		1,662
Loans to farmers (excluding loans on real estate)	12,197	740		12,937
Commercial and industrial loans (incl. open market paper)	119,583	85,300		204,883
Other loans to individuals - total	122,210	39,345		161,555
Passenger automobile instalment loans	41,283	18,580		59,863
Credit cards and related plans:				
Retail (charge account) credit card plans	7,864	906		8,770
Check credit and revolving credit plans	3,788	1,464		5,252
Other retail consumer instalment loans	26,461	5,502		31,963
Residential repair and modernization instalment loans	5,057	2,356		7,413
Other instalment loans for personal expenditures	16,830	5,388		22,218
Single-payment loans for personal expenditures	20,927	5,149		26,076
All other loans (including overdrafts)	1,302	1,977		3,279
TOTAL LOANS AND SECURITIES	628,099	295,359		923,458
Bank premises, furniture and fixtures, and other assets representing bank premises	22,156	8,725		30,881
Real estate owned other than bank premises	1,891	254		2,145
Investments in subsidiaries not consolidated	0	0		0
Customers' liabilities on acceptances outstanding	0	0		0
Other assets	7,575	3,561		11,136
TOTAL ASSETS	762,961	352,031		1,114,992

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
108,830	13,191		122,021	2,202	1,298,217	451,659	190,961	1,940,837	684
19,888	3,489		23,377	447	203,223	55,707	32,753	291,683	64
23,565	206		23,771	0	370,275	169,136	0	539,411	0
29,274	8,215		37,489	1,051	288,845	68,946	124,824	482,615	594
43	232		275	700	1,385	355	0	1,740	26
60	3		63	0	303	124	0	427	0
36,000	1,046		37,046	4	434,186	157,391	33,384	624,961	0
159,864	57,676		217,540	6,168	3,018,017	972,831	532,427	4,523,275	3,695
82,733	28,340		111,073	4,694	1,063,189	310,911	209,563	1,583,663	43
2,649	3,762		6,411	0	213,397	65,611	50,759	329,767	50
72,401	16,541		88,942	696	1,690,450	577,685	258,628	2,526,763	3,502
2,081	9,033		11,114	778	50,981	18,624	13,477	83,082	100
0	0		0	0	12,842	2,373	0	15,215	0
16,805	8,511		25,316	900	111,545	31,041	35,974	178,560	0
385,929	169,181		555,110	10,027	5,238,102	1,890,211	920,891	8,049,204	445
100,324	116,638		216,962	8,623	2,125,340	832,585	366,519	3,324,444	0
1,316	1,987		3,303	100	17,587	4,236	2,009	23,832	0
5,302	13,430		18,732	702	332,758	138,859	23,866	495,483	0
3,905	10,093		13,998	1,103	154,164	54,274	17,366	225,804	0
60,781	63,559		124,340	6,417	1,012,890	379,442	211,103	1,603,435	0
0	0		0	0	16,601	15,914	340	32,855	0
361	896		1,257	0	17,801	39,845	1,056	58,702	0
28,659	26,673		55,332	301	573,539	200,015	110,779	884,333	0
0	550		550	0	1,151	2,553	8,121	11,825	0
3,024	203		3,227	0	139,532	59,881	13,079	212,492	0
1,862	0		1,862	0	63,094	18,208	9,601	90,903	0
1,429	784		2,213	0	22,516	14,748	6,351	43,615	0
4,557	686		5,243	0	12,290	2,033	1,209	15,532	0
121,148	16,710		137,858	0	1,328,344	412,571	206,427	1,947,342	250
146,594	33,037		179,631	602	1,390,595	481,340	294,491	2,166,426	195
67,833	11,082		78,915	201	423,484	132,111	84,759	640,354	0
578	0		578	0	2,246	2,389	2,390	7,025	0
1,681	0		1,681	0	17,615	6,377	8,379	32,371	0
14,471	2,371		16,842	0	120,117	31,005	26,180	177,302	0
4,651	1,090		5,741	0	90,091	75,817	22,491	188,399	0
21,277	8,008		29,285	100	269,881	101,367	51,445	422,693	0
36,103	10,486		46,589	301	467,161	132,274	98,847	698,282	195
6,991	573		7,564	802	155,240	66,292	15,093	236,625	0
562,598	235,368		797,966	17,095	8,380,506	2,896,456	1,489,292	12,766,254	4,140
11,332	3,906		15,238	520	144,225	51,777	30,432	226,434	61
355	182		537	0	3,512	435	988	4,935	0
0	0		0	0	2,064	989	50	3,103	0
0	0		0	0	3,181	646	227	4,054	0
2,159	281		2,440	9	71,999	27,446	12,981	112,426	2,236
685,274	252,928		938,202	19,826	9,903,704	3,429,408	1,724,931	15,058,043	7,121

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	592,887	267,633		860,520
Individuals, partnerships, and corporations - demand	260,904	122,521		383,425
Individuals, partnerships, and corporations - time	320,822	139,150		459,972
Savings deposits	213,290	70,838		284,128
Deposits accumulated for payment of personal loans	0	296		296
Other deposits of individuals, partnerships, and corps.	107,532	68,016		175,548
Certified and officers' checks, letters of credit, travelers' checks, etc	11,161	5,962		17,123
GOVERNMENT DEPOSITS - TOTAL	86,081	42,596		128,677
United States Government - demand	12,674	1,279		13,953
United States Government - time	1,081	10		1,091
States and subdivisions - demand	36,691	4,946		41,637
States and subdivisions - time	35,635	36,361		71,996
DOMESTIC INTERBANK DEPOSITS - TOTAL	5,624	2,999		8,623
Commercial banks in the United States - demand	5,024	2,999		8,023
Commercial banks in the United States - time	600	0		600
Mutual savings banks in the United States - demand	0	0		0
Mutual savings banks in the United States - time	0	0		0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	54	13		67
Foreign governments, central banks, etc. - demand	0	0		0
Foreign governments, central banks, etc. - time	0	0		0
Banks in foreign countries - demand	54	13		67
Banks in foreign countries - time	0	0		0
TOTAL DEPOSITS	684,646	313,241		997,887
Demand	326,508	137,720		464,228
Time	358,138	175,521		533,659
MISCELLANEOUS LIABILITIES - TOTAL	17,787	14,344		32,131
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	0	6,250		6,250
Other liabilities for borrowed money	0	816		816
Mortgage indebtedness	1,169	0		1,169
Acceptances outstanding	0	0		0
Other liabilities	16,618	7,278		23,896
TOTAL LIABILITIES	702,433	327,585		1,030,018
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0		0
RESERVES ON LOANS AND SECURITIES - TOTAL	4,830	3,110		7,940
Reserve for bad debt losses on loans	4,830	3,110		7,940
Other reserves on loans	0	0		0
Reserves on securities	0	0		0
CAPITAL ACCOUNTS - TOTAL	55,698	21,336		77,034
Capital notes and debentures	0	3,030		3,030
Equity capital - total	55,698	18,306		74,004
Preferred stock	0	0		0
Common stock	22,475	8,951		31,426
Surplus	19,892	5,462		25,354
Undivided profits	13,274	3,843		17,117
Reserve for contingencies and other capital reserves	57	50		107
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	762,961	352,031		1,114,992
MEMORANDA				
Demand deposits adjusted[7]	276,621	120,341		396,962
Average of total deposits for the 15 calendar days ending with call date	667,774	313,803		981,577
Average of total loans for the 15 calendar days ending with call date	420,320	195,735		616,055
Unearned discount on instalment loans included in total capital accounts	0	0		0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	13.5	12.5		13.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.4	19.7		14.7
Other securities	13.5	9.7		12.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.4	54.5		55.8
Other assets	4.1	3.6		4.0
Total capital accounts	7.3	6.1		6.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.7	8.8		9.4
NUMBER OF BANKS	4	5[18]		9

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
498,129	211,864		709,993	16,188	7,847,115	2,703,405	1,370,474	11,920,994	3,134
275,902	40,078		315,980	3,125	3,249,113	1,201,984	520,596	4,971,693	0
216,338	170,147		386,485	12,977	4,474,429	1,461,680	830,443	6,766,552	3,134
122,994	142,815		265,809	12,955	3,232,011	1,075,186	567,436	4,874,633	0
635	0		635	0	2	9	0	11	0
92,709	27,332		120,041	22	1,242,416	386,485	263,007	1,891,908	3,134
5,889	1,639		7,528	86	123,573	39,741	19,435	182,749	0
53,835	9,998		63,833	0	677,185	211,157	153,379	1,041,721	0
10,786	1,766		12,552	0	70,778	27,439	10,780	108,997	0
95	0		95	0	710	10	0	720	0
30,632	6,605		37,237	0	434,449	107,688	93,968	636,105	0
12,322	1,627		13,949	0	171,248	76,020	48,631	295,899	0
12,360	560		12,920	0	110,718	38,745	2,184	151,647	0
2,189	51		2,240	0	88,216	32,346	768	121,330	0
0	15		15	0	1,120	0	0	1,120	0
10,171	444		10,615	0	21,382	6,329	1,416	29,127	0
0	50		50	0	0	70	0	70	0
0	0		0	0	1,663	1,108	0	2,771	0
0	0		0	0	0	0	0	0	0
0	0		0	0	0	0	0	0	0
0	0		0	0	1,663	1,083	0	2,746	0
0	0		0	0	0	25	0	25	0
564,324	222,422		786,746	16,188	8,636,681	2,954,415	1,526,037	13,117,133	3,134
335,569	50,583		386,152	3,211	3,989,174	1,416,610	646,963	6,052,747	0
228,755	171,839		400,594	12,977	4,647,507	1,537,805	879,074	7,064,386	3,134
50,406	7,878		58,284	270	442,674	146,408	45,593	634,675	162
2,250	0		2,250	0	74,881	17,644	0	92,525	0
6,210	1,008		7,218	0	52,350	10,000	900	63,250	0
0	71		71	0	10,243	9,773	2,372	22,388	0
0	0		0	0	3,605	646	227	4,478	0
41,946	6,799		48,745	270	301,595	108,345	42,094	452,034	162
614,730	230,300		845,030	16,458	9,079,355	3,100,823	1,571,630	13,751,808	3,296
0	0		0	0	44	0	0	44	0
7,387	2,028		9,415	0	109,391	42,730	19,840	171,961	0
7,081	1,944		9,025	0	106,031	42,412	16,476	164,919	0
186	69		255	0	1,434	76	2,785	4,295	0
120	15		135	0	1,926	242	579	2,747	0
63,157	20,600		83,757	3,368	714,914	285,855	133,461	1,134,230	3,825
350	0		350	0	39,476	14,697	5,908	60,081	150
62,807	20,600		83,407	3,368	675,438	271,158	127,553	1,074,149	3,675
0	75		75	0	25	0	1,635	1,660	150
12,404	3,562		15,966	620	192,397	67,599	44,151	304,147	550
33,313	9,372		42,685	919	325,927	133,619	50,795	510,341	369
15,343	6,450		21,793	1,687	142,093	57,325	26,393	225,811	2,509
1,747	1,141		2,888	142	14,996	12,615	4,579	32,190	97
685,274	252,928		938,202	19,826	9,903,704	3,429,408	1,724,931	15,058,043	7,121
286,594	47,720		334,314	3,207	3,395,994	1,199,434	602,031	5,197,459	0
562,102	217,850		779,952	0	8,497,883	2,891,475	1,472,857	12,862,215	3,732
387,415	176,190		563,605	0	5,231,728	1,911,316	946,881	8,089,925	409
1,362	397		1,759	0	5,268	570	616	6,454	0
15.9	5.2		13.0	11.1	13.1	13.2	11.1	12.9	9.6
12.5	12.7		12.5	23.7	12.9	11.0	15.1	12.7	1.3
10.9	10.1		10.7	7.4	17.7	17.5	15.8	17.4	50.6
58.8	70.3		61.9	55.1	54.0	56.0	55.5	54.6	6.2
2.0	1.7		1.9	2.7	2.3	2.4	2.6	2.3	32.3
9.2	8.1		8.9	17.0	7.2	8.3	7.7	7.5	53.7
12.8	9.7		11.9	26.0	9.5	10.7	10.1	9.8	59.8
52	23[19]		75	3	145	38	44	227	3

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	169,959	8,135	57,535	235,629
Currency and coin	20,325	1,657	7,817	29,799
Reserve with Federal Reserve banks (member banks)	50,327	2,480	0	52,807
Demand balances with banks in U.S. (except American branches of foreign banks)	59,939	3,695	31,046	94,680
Other balances with banks in United States	1,559	0	300	1,859
Balances with banks in foreign countries	0	0	0	0
Cash items in process of collection	37,809	303	18,372	56,484
INVESTMENT SECURITIES - TOTAL	240,533	20,438	131,424	392,395
U.S.Treasury securities	121,636	13,166	52,642	187,444
Securities of other U.S. Government agencies and corps.	21,608	150	25,502	47,260
Obligations of States and subdivisions	95,874	7,040	53,147	156,061
Other securities	1,415	82	133	1,630
TRADING ACCOUNT SECURITIES	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	14,425	720	8,325	23,470
OTHER LOANS AND DISCOUNTS - TOTAL	480,867	23,723	220,560	725,150
Real estate loans - total	81,290	5,244	41,932	128,466
Secured by farmland	4,716	269	5,008	9,993
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	6,231	168	2,295	8,694
Guaranteed by Veterans Administration	1,847	5	684	2,536
Not insured or guaranteed by FHA or VA	28,284	2,855	12,743	43,882
Secured by multifamily (5-or-more) residential properties:				
Insured by Federal Housing Administration	347	0	0	347
Not insured by FHA	1,681	0	1,977	3,658
Secured by other properties	38,184	1,947	19,225	59,356
Loans to domestic commercial and foreign banks	50	0	0	50
Loans to other financial institutions	14,044	298	1,541	15,883
Loans to brokers and dealers in securities	5,716	0	0	5,716
Other loans for purchasing or carrying securities	2,289	82	2,617	4,988
Loans to farmers (excluding loans on real estate)	52,272	3,346	27,859	83,477
Commercial and industrial loans (incl. open market paper)	159,015	7,440	78,211	244,666
Other loans to individuals - total	151,951	7,207	66,969	226,127
Passenger automobile instalment loans	69,341	3,507	32,073	104,921
Credit cards and related plans:				
Retail (charge account) credit card plans	3,163	0	0	3,163
Check credit and revolving credit plans	537	0	1,803	2,340
Other retail consumer instalment loans	13,946	212	10,027	24,185
Residential repair and modernization instalment loans	7,715	59	5,761	13,535
Other instalment loans for personal expenditures	25,231	1,743	11,228	38,202
Single-payment loans for personal expenditures	32,018	1,686	6,077	39,781
All other loans (including overdrafts)	14,240	106	1,431	15,777
TOTAL LOANS AND SECURITIES	735,825	44,881	360,309	1,141,015
Bank premises, furniture and fixtures, and other assets representing bank premises	16,841	736	8,537	26,114
Real estate owned other than bank premises	2,002	143	733	2,878
Investments in subsidiaries not consolidated	0	0	0	0
Customers' liabilities on acceptances outstanding	50	0	152	202
Other assets	7,487	129	2,556	10,172
TOTAL ASSETS	932,164	54,024	429,822	1,416,010

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[2]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[17]	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
11,673,742	16,959,219	230,220	28,863,181	746,261	815,328	6,914	262,808	1,085,050	8,247
359,510	370,165	27,012	756,687	16,423	76,015	986	59,678	136,679	1,331
2,719,701	2,242,267	0	4,961,968	0	230,202	991	0	231,193	0
508,858	361,573	176,878	1,047,309	651,996	81,148	2,491	146,736	230,375	5,270
1,119	9,692	624	11,435	43,495	670	0	1,062	1,732	175
32,762	70,834	1,543	105,139	27,379	1,260	0	0	1,260	0
8,051,792	13,904,688	24,163	21,980,643	6,968	426,033	2,446	55,332	483,811	1,471
7,754,274	8,176,301	615,776	16,546,351	390,600	919,910	10,699	813,321	1,743,930	12,740
3,086,885	2,997,549	202,706	6,287,140	127,882	280,955	2,727	307,882	591,564	8,442
190,195	260,365	68,183	518,743	106,137	65,751	2,988	82,678	151,417	0
4,263,045	4,775,647	332,527	9,371,219	113,514	563,744	4,906	401,155	969,805	4,298
214,149	142,740	12,360	369,249	43,067	9,460	78	21,606	31,144	0
404,140	495,110	0	899,250	6,041	72,998	0	1,846	74,844	0
568,609	653,585	28,240	1,250,434	142,299	9,230	2,900	27,706	39,836	1,200
26,926,981	28,636,220	1,196,131	56,759,332	1,089,743	2,679,984	20,741	1,428,819	4,129,544	16,901
4,197,583	3,085,005	219,357	7,501,945	182,043	375,719	3,373	380,852	759,944	
119,240	65,946	5,970	191,156	0	16,289	1,672	61,357	79,318	
458,014	262,179	18,253	738,446	89,159	25,309	16	5,764	31,089	
364,480	219,228	15,776	599,484	63,952	39,015	1	3,081	42,097	
1,458,013	936,016	100,358	2,494,387	11,497	126,868	753	151,401	279,022	
39,697	210,402	0	250,099	1,015	0	0	927	927	
183,550	170,568	5,326	359,444	0	24,985	0	10,888	35,873	
1,574,589	1,220,666	73,674	2,868,929	16,420	143,253	931	147,434	291,618	
602,475	713,956	6,615	1,323,046	45,442	4,403	0	369	4,772	
1,908,530	2,267,724	43,822	4,220,076	114,064	67,039	672	31,750	99,461	
1,119,520	2,414,909	42,898	3,577,327	121,492	24,308	1,180	7,570	33,058	
309,412	646,701	11,093	967,206	26,903	14,015	146	31,226	45,387	
85,424	68,260	10,788	164,472	0	41,250	4,294	84,488	130,032	
14,566,267	15,071,681	492,734	30,130,682	528,285	1,290,564	6,343	321,118	1,618,025	
3,352,523	3,259,771	336,807	6,949,101	27,374	825,365	4,587	556,559	1,386,511	
743,700	637,872	121,817	1,503,389	107	365,606	1,396	231,485	598,487	
188,380	55,541	11,119	255,040	0	51,326	0	8,517	59,843	
106,813	96,499	10,600	213,912	0	20,452	0	1,204	21,656	
171,463	129,379	29,973	330,815	3,489	110,680	329	64,567	175,576	
227,881	156,204	40,813	424,898	50	62,625	405	26,446	89,476	
812,382	640,911	87,738	1,541,031	2,452	113,002	1,294	118,792	233,088	
1,101,904	1,543,365	34,747	2,680,016	21,276	101,674	1,163	105,548	208,385	
785,247	1,108,213	32,017	1,925,477	44,140	37,321	146	14,887	52,354	
35,654,004	37,961,216	1,840,147	75,455,367	1,628,683	3,682,122	34,340	2,271,692	5,988,154	30,841
495,455	535,358	22,819	1,053,632	13,306	66,328	332	52,447	119,107	334
17,516	19,710	490	37,716	0	323	0	2,216	2,539	0
182,373	79,752	1	262,126	418	4,264	0	239	4,503	0
715,959	1,118,033	28,957	1,862,949	61,322	15,254	0	12,450	27,704	0
1,266,756	1,226,832	20,292	2,513,880	86,269	66,568	179	22,131	88,878	304
50,005,805	57,900,120	2,142,926	110,048,851	2,536,259	4,650,187	41,765	2,623,983	7,315,935	39,726

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	673,369	41,724	298,967	1,014,060
Individuals, partnerships, and corporations - demand	342,693	22,069	143,621	508,383
Individuals, partnerships, and corporations - time	312,987	19,240	143,616	475,843
Savings deposits	184,711	12,302	67,793	264,806
Deposits accumulated for payment of personal loans	0	0	0	0
Other deposits of individuals, partnerships, and corps.	128,276	6,938	75,823	211,037
Certified and officers' checks, letters of credit, travelers' checks, etc.	17,689	415	11,730	29,834
GOVERNMENT DEPOSITS - TOTAL	130,627	7,304	85,606	223,537
United States Government - demand	23,120	502	5,913	29,535
United States Government - time	1,016	4	2,695	3,715
States and subdivisions - demand	53,558	4,068	40,169	97,795
States and subdivisions - time	52,933	2,730	36,829	92,492
DOMESTIC INTERBANK DEPOSITS - TOTAL	15,819	0	1,551	17,370
Commercial banks in the United States - demand	15,819	0	1,551	17,370
Commercial banks in the United States - time	0	0	0	0
Mutual savings banks in the United States - demand	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	0	0	0	0
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	819,815	49,028	386,124	1,254,967
Demand	452,879	27,054	202,984	682,917
Time	366,936	21,974	183,140	572,050
MISCELLANEOUS LIABILITIES - TOTAL	32,484	527	8,322	41,333
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	5,800	0	2,400	8,200
Other liabilities for borrowed money	4,255	0	300	4,555
Mortgage indebtedness	218	0	0	218
Acceptances outstanding	50	0	152	202
Other liabilities	22,161	527	5,470	28,158
TOTAL LIABILITIES	852,299	49,555	394,446	1,296,300
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	10,829	303	4,201	15,333
Reserve for bad debt losses on loans	10,787	303	4,181	15,271
Other reserves on loans	42	0	0	42
Reserves on securities	0	0	20	20
CAPITAL ACCOUNTS - TOTAL	69,036	4,166	31,175	104,377
Capital notes and debentures	1,165	0	2,400	3,565
Equity capital - total	67,871	4,166	28,775	100,812
Preferred stock	0	0	0	0
Common stock	20,798	1,270	9,970	32,038
Surplus	20,720	1,420	9,571	31,711
Undivided profits	13,847	595	4,656	19,098
Reserve for contingencies and other capital reserves	12,506	881	4,578	17,965
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	932,164	54,024	429,822	1,416,010
MEMORANDA				
Demand deposits adjusted[7]	376,131	26,249	177,148	579,528
Average of total deposits for the 15 calendar days ending with call date	801,934	49,003	374,697	1,225,634
Average of total loans for the 15 calendar days ending with call date	477,015	23,427	223,324	723,766
Unearned discount on instalment loans included in total capital accounts	900	113	1,726	2,739
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	18.2	15.1	13.4	16.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	15.4	24.6	18.2	16.6
Other securities	10.4	13.2	12.4	11.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.1	45.2	53.3	52.9
Other assets	2.8	1.9	2.8	2.8
Total capital accounts	7.4	7.7	7.3	7.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	10.8	12.7	9.8	10.5
NUMBER OF BANKS	33	6	25	64

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[2]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[17]	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
7,859,541	29,692,506	1,539,332	59,091,379	1,094,338	3,105,812	29,606	1,973,078	5,108,496	28,222
3,802,300	16,241,156	707,001	30,750,457	464,748	1,590,310	15,836	854,773	2,460,919	24,589
10,860,581	8,602,845	776,902	20,240,328	297,951	1,478,509	13,496	1,101,627	2,593,632	3,543
6,051,131	4,508,239	463,957	11,023,327	101,394	678,277	9,393	602,503	1,290,173	3,120
1,430	4	0	1,434	0	298	0	1,109	1,407	0
4,808,020	4,094,602	312,945	9,215,567	196,557	799,934	4,103	498,015	1,302,052	423
3,196,660	4,848,505	55,429	8,100,594	331,639	36,993	274	16,678	53,945	90
2,721,521	2,899,296	175,501	5,796,318	8,132	463,382	4,104	248,777	716,263	4,260
468,436	691,904	16,647	1,176,987	8,063	99,841	1,011	23,578	124,430	1,362
25,096	85,270	907	111,273	0	3,944	0	1,962	5,906	0
1,353,812	1,350,480	54,171	2,758,463	44	121,869	1,022	76,929	199,820	725
874,177	771,642	103,776	1,749,595	25	237,728	2,071	146,308	386,107	2,173
3,422,650	6,719,308	15,286	10,157,244	215,147	210,727	3,048	52,440	266,215	0
3,107,909	6,053,483	8,794	9,170,186	33,737	208,946	3,048	51,550	263,544	0
148,094	113,570	0	261,664	2,075	1,743	0	890	2,633	0
157,371	547,859	5,932	711,162	127,979	38	0	0	38	0
9,276	4,396	560	14,232	51,356	0	0	0	0	0
2,157,871	3,028,759	58,231	5,244,861	292,334	11,333	0	0	11,333	0
307,665	320,136	17,823	645,624	67,090	0	0	0	0	0
1,090,035	1,774,005	16,131	2,880,171	82,821	7,250	0	0	7,250	0
718,415	829,380	22,707	1,570,502	123,597	3,933	0	0	3,933	0
41,756	105,238	1,570	148,564	18,826	150	0	0	150	0
36,161,583	42,339,869	1,788,350	80,289,802	1,609,951	3,791,254	36,758	2,274,295	6,102,307	32,482
23,112,568	30,882,903	888,504	54,883,975	1,156,897	2,061,930	21,191	1,023,508	3,106,629	26,766
13,049,015	11,456,966	899,846	25,405,827	453,054	1,729,324	15,567	1,250,787	2,995,678	5,716
9,452,594	10,939,026	130,028	20,521,648	756,990	466,710	795	114,568	582,073	500
1,993,705	1,325,190	12,810	3,331,705	13,500	146,312	0	2,700	149,012	0
162,056	596,103	20,650	778,809	231,876	59,569	0	5,658	65,227	0
45,894	63,291	1,092	110,277	0	4,289	0	5,583	9,872	0
730,109	1,146,803	28,957	1,905,869	79,504	15,254	0	12,450	27,704	0
6,520,830	7,807,639	66,519	14,394,988	432,110	241,286	795	88,177	330,258	500
5,614,177	53,278,895	1,918,378	100,811,450	2,366,941	4,257,964	37,553	2,388,863	6,684,380	32,982
0	0	0	0	0	0	0	19	19	0
661,350	672,828	24,397	1,358,575	4,862	50,122	479	30,308	80,909	292
658,825	663,866	22,775	1,345,466	1,982	49,965	456	26,783	77,204	231
1,952	1,929	1,167	5,048	358	11	0	822	833	0
573	7,033	455	8,061	2,522	146	23	2,703	2,872	61
3,730,278	3,948,397	200,151	7,878,826	164,456	342,101	3,733	204,793	550,627	6,452
290,271	282,476	7,307	580,054	48,133	50,000	0	9,330	59,330	0
3,440,007	3,665,921	192,844	7,298,772	116,323	292,101	3,733	195,463	491,297	6,452
40,624	0	0	40,624	4,081	0	0	312	312	0
974,426	1,019,037	66,649	2,060,112	27,700	71,360	684	41,997	114,041	400
1,851,555	1,605,647	76,205	3,533,407	42,512	156,571	1,918	111,586	270,075	3,600
412,607	1,019,284	45,231	1,477,122	24,840	60,834	1,131	40,513	102,478	1,872
160,795	21,953	4,759	187,507	17,190	3,336	0	1,055	4,391	580
0,005,805	57,900,120	2,142,926	110,048,851	2,536,259	4,650,187	41,765	2,623,983	7,315,935	39,726
1,484,431	10,232,828	838,900	22,556,159	1,108,129	1,327,110	14,686	893,048	2,234,844	23,933
14,291,700	40,172,984	1,758,414	76,223,098	1,150,162	3,750,111	36,685	2,249,339	6,036,135	36,668
26,358,224	28,802,657	1,214,021	56,374,902	1,003,184	2,666,232	22,419	1,421,730	4,110,381	16,832
3,414	1,629	4,833	9,876	1	277	0	268	545	0
23.3	29.3	10.7	26.2	29.4	17.5	16.6	10.0	14.8	20.8
6.6	5.6	12.6	6.2	9.2	7.5	13.7	14.9	10.2	21.3
9.8	9.3	16.1	9.7	6.4	13.9	11.9	16.2	14.7	10.8
55.0	50.6	57.1	52.7	48.6	57.8	56.6	55.5	57.0	45.6
5.4	5.1	3.4	5.2	6.4	3.3	1.2	3.4	3.3	1.6
7.5	6.8	9.8	7.2	16.2	7.4	8.9	7.8	7.5	16.2
10.6	10.4	12.1	10.5	24.0	9.6	11.6	10.0	9.8	28.0
173	81	41	295	24	23	3	90	116	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	91,093	2,234	48,878	142,205	11,786
Currency and coin	6,936	263	5,855	13,054	393
Reserve with Federal Reserve banks (member banks)	39,363	1,122	0	40,485	0
Demand balances with banks in U.S. (except American branches of foreign banks)	29,010	671	41,083	70,764	8,034
Other balances with banks in United States	0	0	3	3	0
Balances with banks in foreign countries	157	12	197	366	0
Cash items in process of collection	15,627	166	1,740	17,533	3,359
INVESTMENT SECURITIES - TOTAL	218,588	7,080	263,699	489,367	95,367
U.S.Treasury securities	109,685	4,586	122,390	236,661	23,691
Securities of other U.S. Government agencies and corps.	18,451	907	69,030	88,388	45,348
Obligations of States and subdivisions	89,317	1,530	71,220	162,067	25,921
Other securities	1,135	57	1,059	2,251	407
TRADING ACCOUNT SECURITIES	255	0	0	255	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	400	0	0	400	0
OTHER LOANS AND DISCOUNTS - TOTAL	414,427	13,278	313,454	741,159	30,682
Real estate loans - total	135,167	1,572	85,417	222,156	23,569
Secured by farmland	18,524	474	36,771	55,769	9,897
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	15,013	29	8,541	23,583	8,788
Guaranteed by Veterans Administration	7,613	8	802	8,423	3,448
Not insured or guaranteed by FHA or VA	58,951	597	23,227	82,775	202
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	0	0	0	0	0
Not insured by FHA	2,724	0	396	3,120	69
Secured by other properties	32,342	464	15,680	48,486	1,165
Loans to domestic commercial and foreign banks	400	21	325	746	657
Loans to other financial institutions	2,188	184	1,060	3,432	155
Loans to brokers and dealers in securities	0	41	200	241	0
Other loans for purchasing or carrying securities	2,590	182	1,239	4,011	92
Loans to farmers (excluding loans on real estate)	76,575	4,715	133,140	214,430	816
Commercial and industrial loans (incl. open market paper)	104,761	3,428	40,273	148,462	746
Other loans to individuals - total	87,829	2,880	49,997	140,706	1,194
Passenger automobile instalment loans	38,698	1,136	21,747	61,581	511
Credit cards and related plans:					
Retail (charge account) credit card plans	0	31	0	31	0
Check credit and revolving credit plans	800	13	0	813	0
Other retail consumer instalment loans	11,778	803	7,800	20,381	228
Residential repair and modernization instalment loans	4,497	92	1,579	6,168	28
Other instalment loans for personal expenditures	12,452	283	7,411	20,146	185
Single-payment loans for personal expenditures	19,604	522	11,460	31,586	242
All other loans (including overdrafts)	4,917	255	1,803	6,975	3,453
TOTAL LOANS AND SECURITIES	633,670	20,358	577,153	1,231,181	126,049
Bank premises, furniture and fixtures, and other assets representing bank premises	13,303	284	5,369	18,956	35
Real estate owned other than bank premises	455	43	179	677	38
Investments in subsidiaries not consolidated	0	0	0	0	0
Customers' liabilities on acceptances outstanding	476	0	86	562	0
Other assets	5,823	24	2,397	8,244	1
TOTAL ASSETS	744,820	22,943	634,062	1,401,825	137,909

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,859,209	1,012,203	211,307	3,082,719	899	767,710	20,814	130,286	918,810	320
195,132	110,535	42,813	348,480	297	47,028	2,094	18,016	67,138	32
599,266	314,770	0	914,036	0	212,639	6,791	0	219,430	0
367,294	182,027	147,360	696,681	596	290,579	10,915	102,061	403,555	272
453	61	2,542	3,056	0	2,266	145	2,470	4,881	3
3,518	2,264	0	5,782	0	3,389	0	0	3,389	0
693,546	402,546	18,592	1,114,684	6	211,809	869	7,739	220,417	13
3,645,742	2,133,295	813,130	6,592,167	3,925	1,226,871	37,956	345,237	1,610,064	0
1,564,320	907,602	423,641	2,895,563	2,641	561,309	20,080	190,988	772,377	0
176,204	50,636	86,563	313,403	0	59,491	2,330	36,175	97,996	0
1,848,826	1,155,706	293,606	3,298,138	1,284	527,467	15,363	115,216	658,046	0
56,392	19,351	9,320	85,063	0	78,604	183	2,858	81,645	0
6,197	1,381	0	7,578	0	10,271	0	0	10,271	0
224,276	57,500	59,430	341,206	0	90,783	900	10,585	102,268	0
6,947,887	4,190,261	1,372,540	12,510,688	6,027	2,084,199	73,858	515,977	2,674,034	1,486
2,006,562	1,346,213	602,592	3,955,367		391,982	15,366	89,645	496,993	
97,183	51,449	60,312	208,944		60,784	5,714	24,663	91,161	
102,448	44,977	28,690	176,115		16,167	242	1,335	17,744	
77,572	23,805	18,214	119,591		4,078	49	77	4,204	
1,127,360	592,677	392,107	2,112,144		142,574	5,078	33,126	180,778	
4,961	2,143	170	7,274		130	0	74	204	
38,065	64,194	7,557	109,816		5,600	32	6,977	12,609	
558,973	566,968	95,542	1,221,483		162,649	4,251	23,393	190,293	
71,238	6,715	245	78,198		3,396	0	0	3,396	
261,925	182,295	8,521	452,741		105,620	363	11,014	116,997	
41,392	52,651	3,762	97,805		5,210	0	15	5,225	
86,015	168,926	11,542	266,483		10,256	29	5,068	15,353	
84,165	44,968	58,981	188,114		185,823	25,208	97,283	308,314	
1,967,840	1,450,705	213,031	3,631,576		747,893	12,967	130,324	891,184	
2,165,434	827,579	462,067	3,455,080		512,341	19,041	179,294	710,676	
1,002,469	333,730	233,295	1,569,494		218,778	10,237	93,416	322,431	
38,675	6,235	1,108	46,018		13,636	0	165	13,801	
21,447	3,730	1,174	26,351		6,288	21	116	6,425	
193,239	63,068	46,215	302,522		56,325	4,064	26,474	86,863	
186,303	41,404	22,609	250,316		17,450	694	8,445	26,589	
303,370	151,625	63,659	518,654		68,384	2,231	31,385	102,000	
419,931	227,787	94,007	741,725		131,480	1,794	19,293	152,567	
263,316	110,209	11,799	385,324		121,678	884	3,334	125,896	
10,824,102	6,382,437	2,245,100	19,451,639	9,952	3,412,124	112,714	871,799	4,396,637	1,486
165,198	82,095	35,444	282,737	28	60,811	979	11,497	73,287	3
2,099	901	925	3,925	0	5,843	48	856	6,747	0
2,040	949	644	3,633	0	2,816	8	203	3,027	0
10,853	15,275	88	26,216	0	1,127	0	160	1,287	0
95,234	60,268	12,350	167,852	21	32,738	255	4,128	37,121	182
12,958,735	7,554,128	2,505,858	23,018,721	10,900	4,283,169	134,818	1,018,929	5,436,916	1,991

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	607,241	19,332	521,070	1,147,643	17,995
Individuals, partnerships, and corporations - demand	223,845	6,785	207,961	438,591	4,025
Individuals, partnerships, and corporations - time	377,674	12,416	309,818	699,908	13,750
Savings deposits	63,835	1,851	45,615	111,301	1,352
Deposits accumulated for payment of personal loans	3	0	0	3	0
Other deposits of individuals, partnerships, and corps.	313,836	10,565	264,203	588,604	12,398
Certified and officers' checks, letters of credit, travelers' checks, etc.	5,722	131	3,291	9,144	215
GOVERNMENT DEPOSITS - TOTAL	44,690	1,218	44,035	89,943	95,960
United States Government - demand	3,848	116	1,858	5,822	143
United States Government - time	270	0	96	366	5
States and subdivisions - demand	22,529	648	24,368	47,545	53,174
States and subdivisions - time	18,043	454	17,713	36,210	42,638
DOMESTIC INTERBANK DEPOSITS - TOTAL	11,101	41	3,260	14,402	3,065
Commercial banks in the United States - demand	11,011	31	3,225	14,267	3,065
Commercial banks in the United States - time	45	10	35	90	0
Mutual savings banks in the United States - demand	45	0	0	45	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	23	0	0	23	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	23	0	0	23	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	663,055	20,591	568,365	1,252,011	117,015
Demand	267,023	7,711	240,703	515,437	60,622
Time	396,032	12,880	327,662	736,574	56,393
MISCELLANEOUS LIABILITIES - TOTAL	23,658	523	7,552	31,733	242
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	3,650	0	0	3,650	0
Other liabilities for borrowed money	1,950	160	2,050	4,160	0
Mortgage indebtedness	208	0	0	208	0
Acceptances outstanding	476	0	86	562	0
Other liabilities	17,374	363	5,416	23,153	242
TOTAL LIABILITIES	686,713	21,114	575,917	1,283,744	117,257
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	8,999	147	7,076	16,222	0
Reserve for bad debt losses on loans	8,695	147	6,716	15,558	0
Other reserves on loans	10	0	125	135	0
Reserves on securities	294	0	235	529	0
CAPITAL ACCOUNTS - TOTAL	49,108	1,682	51,069	101,859	20,652
Capital notes and debentures	1,400	0	152	1,552	0
Equity capital - total	47,708	1,682	50,917	100,307	20,652
Preferred stock	0	0	0	0	0
Common stock	15,885	650	13,530	30,065	2,452
Surplus	18,720	725	17,549	36,994	3,300
Undivided profits	11,895	307	17,690	29,892	11,123
Reserve for contingencies and other capital reserves	1,208	0	2,148	3,356	3,777
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	744,820	22,943	634,062	1,401,825	137,909
MEMORANDA					
Demand deposits adjusted[7]	236,537	7,398	233,880	477,815	54,055
Average of total deposits for the 15 calendar days ending with call date	655,931	20,391	566,868	1,243,190	113,675
Average of total loans for the 15 calendar days ending with call date	411,039	12,938	309,232	733,209	30,409
Unearned discount on instalment loans included in total capital accounts	493	3	186	682	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	12.2	9.7	7.7	10.1	8.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	17.2	23.9	30.2	23.2	50.1
Other securities	12.2	6.9	11.4	11.7	19.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.7	57.9	49.4	52.9	22.2
Other assets	2.7	1.5	1.3	2.0	.1
Total capital accounts	6.6	7.3	8.1	7.3	15.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.0	10.4	11.0	10.0	20.2
NUMBER OF BANKS	42	4	120	166	3

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
EMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
9,640,544	5,719,191	2,048,338	17,408,073	9,037	2,972,572	104,208	796,929	3,873,709	371
3,941,777	2,297,697	633,383	6,872,857	2,953	1,499,447	50,236	391,854	1,941,537	371
5,576,244	3,367,182	1,392,984	10,336,410	5,988	1,430,419	52,907	396,017	1,879,343	0
3,215,550	2,141,015	758,185	6,114,750	663	559,869	19,399	186,915	766,183	0
423,273	146,966	96,146	666,385	358	9,504	0	3,977	13,481	0
1,937,421	1,079,201	538,653	3,555,275	4,967	861,046	33,508	205,125	1,099,679	0
122,523	54,312	21,971	198,806	96	42,706	1,065	9,058	52,829	0
1,105,394	561,548	172,047	1,838,989	470	488,498	14,783	107,492	610,773	0
196,967	106,581	49,907	353,455	7	60,504	619	7,681	68,804	0
1,746	148	330	2,224	0	2,829	5	1,951	4,785	0
461,459	165,335	71,409	698,203	223	214,903	8,422	54,642	277,967	0
445,222	289,484	50,401	785,107	240	210,262	5,737	43,218	259,217	0
331,876	142,527	1,882	476,285	41	252,870	2,723	5,506	261,099	0
324,680	138,328	823	463,831	41	246,999	1,533	5,381	253,913	0
6,267	170	35	6,472	0	5,831	1,190	125	7,146	0
929	4,029	1,024	5,982	0	40	0	0	40	0
0	0	0	0	0	0	0	0	0	0
21,086	14,949	0	36,035	0	349	0	0	349	0
13	198	0	211	0	0	0	0	0	0
10,500	3,000	0	13,500	0	0	0	0	0	0
9,485	6,501	0	15,986	0	349	0	0	349	0
1,088	5,250	0	6,338	0	0	0	0	0	0
1,098,900	6,438,215	2,222,267	19,759,382	9,548	3,714,289	121,714	909,927	4,745,930	371
5,057,833	2,772,981	778,517	8,609,331	3,320	2,064,948	61,875	468,616	2,595,439	371
6,041,067	3,665,234	1,443,750	11,150,051	6,228	1,649,341	59,839	441,311	2,150,491	0
727,782	373,700	56,911	1,158,393	206	151,313	1,490	18,655	171,458	1,078
252,988	173,440	300	426,728	0	76,424	0	150	76,574	0
61,866	37,300	502	99,668	0	12,420	593	550	13,563	718
2,934	582	484	4,000	0	1,401	164	1,989	3,554	0
10,853	15,275	88	26,216	0	1,127	0	160	1,287	0
399,141	147,103	55,537	601,781	206	59,941	733	15,806	76,480	360
1,826,682	6,811,915	2,279,178	20,917,775	9,754	3,865,602	123,204	928,582	4,917,388	1,449
0	0	0	0	0	554	8	0	562	0
137,622	94,660	30,945	263,227	0	36,769	884	6,148	43,801	34
117,947	74,534	26,306	218,787	0	35,881	884	6,082	42,847	34
8,366	1,651	2,584	12,601	0	196	0	8	204	0
11,309	18,475	2,055	31,839	0	692	0	58	750	0
994,431	647,553	195,735	1,837,719	1,146	380,244	10,722	84,199	475,165	508
28,390	6,507	2,325	37,222	0	20,575	200	695	21,470	0
966,041	641,046	193,410	1,800,497	1,146	359,669	10,522	83,504	453,695	508
0	0	300	300	0	350	0	0	350	0
270,263	166,976	56,230	493,469	150	106,028	2,587	25,472	134,087	125
480,357	341,230	94,442	916,029	400	134,366	3,492	28,641	166,499	330
210,602	118,924	41,311	370,837	596	113,913	4,255	28,874	147,042	53
4,819	13,916	1,127	19,862	0	5,012	188	517	5,717	0
2,958,735	7,554,128	2,505,858	23,018,721	10,900	4,283,169	134,818	1,018,929	5,436,916	1,991
3,842,640	2,125,526	709,195	6,677,361	3,266	1,545,636	58,854	447,815	2,052,305	358
0,917,136	6,407,646	2,190,007	19,514,789	9,518	3,652,333	119,136	892,515	4,663,984	0
6,633,831	4,183,589	1,391,595	12,209,015	6,006	2,095,404	73,856	515,096	2,684,356	0
8,147	915	150	9,212	0	7,174	551	3,135	10,860	0
14.3	13.4	8.4	13.4	8.2	17.9	15.4	12.8	16.9	16.1
13.4	12.7	20.4	13.9	24.2	14.5	16.6	22.3	16.0	.0
14.8	15.6	12.1	14.7	11.8	14.4	11.5	11.6	13.8	.0
55.3	56.2	57.1	55.8	55.3	50.8	55.5	51.7	51.1	74.6
2.1	2.1	2.0	2.1	.4	2.4	1.0	1.7	2.2	9.3
7.7	8.6	7.8	8.0	10.5	8.9	8.0	8.3	8.7	25.5
10.4	11.5	10.5	10.8	15.6	12.9	11.4	12.1	12.7	30.4
217	124	180	521	2	219	23	182	424	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
	NATIONAL	STATE BANKS: F.R. MEMBERS	STATE BANKS: F.R. NON-MEMBERS	TOTAL
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	473,673	60,523	534,196	3,175
Currency and coin	35,477	9,636	45,113	71
Reserve with Federal Reserve banks (member banks)	147,232	3,820	151,052	0
Demand balances with banks in U.S. (except American branches of foreign banks)	19,731	33,852	53,583	2,563
Other balances with banks in United States	286	444	730	26
Balances with banks in foreign countries	2,268	0	2,268	304
Cash items in process of collection	268,679	12,771	281,450	211
INVESTMENT SECURITIES - TOTAL	822,955	184,250	1,007,205	4,934
U.S. Treasury securities	348,436	92,741	441,177	4,684
Securities of other U.S. Government agencies and corps	26,490	5,805	32,295	0
Obligations of States and subdivisions	440,643	84,628	525,271	0
Other securities	7,386	1,076	8,462	250
TRADING ACCOUNT SECURITIES	13,427	0	13,427	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	4,250	17,150	21,400	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,217,772	327,939	2,545,711	6,915
Real estate loans - total	556,741	123,807	680,548	
Secured by farmland	17,433	7,759	25,192	
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	155,923	7,695	163,618	
Guaranteed by Veterans Administration	24,467	595	25,062	
Not insured or guaranteed by FHA or VA	170,834	48,465	219,299	
Secured by multifamily (5-or-more) residential properties:				
Insured by Federal Housing Administration	5,636	1,017	6,653	
Not insured by FHA	3,652	5,033	8,685	
Secured by other properties	178,796	53,243	232,039	
Loans to domestic commercial and foreign banks	2,330	0	2,330	
Loans to other financial institutions	107,938	2,973	110,911	
Loans to brokers and dealers in securities	8,551	0	8,551	
Other loans for purchasing or carrying securities	15,221	3,910	19,131	
Loans to farmers (excluding loans on real estate)	124,758	19,895	144,653	
Commercial and industrial loans (incl. open market paper)	938,744	94,069	1,032,813	
Other loans to individuals - total	436,515	82,068	518,583	
Passenger automobile instalment loans	214,377	38,342	252,719	
Credit cards and related plans:				
Retail (charge account) credit card plans	29,934	175	30,109	
Check credit and revolving credit plans	1,975	1	1,976	
Other retail consumer instalment loans	32,356	15,837	48,193	
Residential repair and modernization instalment loans	28,690	3,374	32,064	
Other instalment loans for personal expenditures	63,415	12,110	75,525	
Single-payment loans for personal expenditures	65,768	12,229	77,997	
All other loans (including overdrafts)	26,974	1,217	28,191	
TOTAL LOANS AND SECURITIES	3,058,404	529,339	3,587,743	11,849
Bank premises, furniture and fixtures, and other assets representing bank premises	71,067	15,765	86,832	106
Real estate owned other than bank premises	2,262	1,289	3,551	0
Investments in subsidiaries not consolidated	0	6	6	0
Customers' liabilities on acceptances outstanding	38,385	279	38,664	13,706
Other assets	41,487	7,492	48,979	4,926
TOTAL ASSETS	3,685,278	614,693	4,299,971	33,762

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

PENNSYLVANIA					RHODE ISLAND				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
2,460,404	1,147,182	374,413	3,981,999	2,180	134,409	0	24,084	158,493	5,314
272,713	98,314	87,649	458,676	239	24,152	0	3,984	28,136	1,294
761,474	357,421	0	1,118,895	0	34,167	0	0	34,167	0
446,303	117,271	251,302	814,876	1,355	24,819	0	10,165	34,984	1,855
6,611	424	3,264	10,299	130	0	0	0	0	2,165
13,723	2,516	26	16,265	0	1,041	0	0	1,041	0
959,580	571,236	32,172	1,562,988	456	50,230	0	9,935	60,165	0
4,941,340	1,093,772	1,525,171	7,560,283	19,774	388,162	0	36,540	424,702	22,014
1,960,822	419,791	668,131	3,048,744	6,890	149,442	0	15,169	164,611	5,898
244,834	10,437	111,193	366,464	0	5,381	0	4,949	10,330	1,372
2,610,599	641,340	687,883	3,939,822	1,865	228,826	0	16,153	244,979	10,167
125,085	22,204	57,964	205,253	11,019	4,513	0	269	4,782	4,577
108,327	12,646	0	120,973	0	3,626	0	0	3,626	0
382,050	83,729	107,500	573,279	0	7,900	0	5,600	13,500	3,500
0,629,765	3,544,802	3,090,913	17,265,480	16,441	1,064,342	0	60,814	1,125,156	45,143
2,921,710	553,977	1,086,178	4,561,865	7,200	438,813	0	3,883	442,696	
122,785	6,349	35,050	164,184	557	433	0	0	433	
149,211	39,859	40,357	229,427	0	80,127	0	0	80,127	
93,456	9,036	20,766	123,258	0	8,807	0	0	8,807	
1,618,381	223,355	582,859	2,424,595	6,410	193,137	0	1,276	194,413	
2,977	4,865	714	8,556	0	0	0	0	0	
30,135	51,445	24,036	105,616	0	4,031	0	389	4,420	
904,765	219,068	382,396	1,506,229	233	152,278	0	2,218	154,496	
91,779	23,119	1,024	115,922	0	0	0	0	0	
430,421	382,166	51,983	864,570	417	45,225	0	1,079	46,304	
50,545	48,905	13,458	112,908	0	4,528	0	0	4,528	
76,118	53,194	31,190	160,502	0	35	0	14	49	
130,027	5,074	27,074	162,175	845	315	0	1	316	
4,040,413	1,562,175	949,754	6,552,342	734	334,454	0	29,248	363,702	
2,440,727	766,016	878,093	4,084,836	5,924	202,943	0	25,049	227,992	
828,362	180,909	330,063	1,339,334	303	59,209	0	3,917	63,126	
47,932	91	5,492	53,515	0	7,408	0	0	7,408	
67,888	57,483	8,945	134,316	0	4,955	0	518	5,473	
201,845	54,845	86,752	343,442	171	9,995	0	1,031	11,026	
143,974	42,621	30,573	217,168	169	22,461	0	349	22,810	
571,943	168,546	247,422	987,911	5,281	37,739	0	3,743	41,482	
578,783	261,521	168,846	1,009,150	0	61,176	0	15,491	76,667	
448,025	150,176	52,159	650,360	1,321	38,029	0	1,540	39,569	
5,061,482	4,734,949	4,723,584	25,520,015	36,215	1,464,030	0	102,954	1,566,984	70,657
245,024	74,069	68,537	387,630	654	23,168	0	943	24,111	807
14,352	392	3,804	18,548	2,217	128	0	0	128	131
25,417	15,235	1,795	42,447	3,199	2,996	0	0	2,996	0
76,124	32,557	3,867	112,548	0	4,015	0	0	4,015	0
166,357	58,795	34,005	259,157	702	10,596	0	891	11,487	181
9,049,160	6,063,179	5,210,005	30,322,344	45,167	1,639,342	0	128,872	1,768,214	77,090

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
	NATIONAL	STATE BANKS: F.R. MEMBERS	STATE BANKS: F.R. NON-MEMBERS	TOTAL
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,742,156	478,316	3,220,472	13,462
Individuals, partnerships, and corporations - demand	1,129,570	197,885	1,327,455	5,674
Individuals, partnerships, and corporations - time	1,571,367	272,929	1,844,296	7,236
Savings deposits	987,392	188,411	1,175,803	4,810
Deposits accumulated for payment of personal loans	0	353	353	0
Other deposits of individuals, partnerships, and corps.	583,975	84,165	668,140	2,426
Certified and officers' checks, letters of credit, travelers' checks, etc.	41,219	7,502	48,721	552
GOVERNMENT DEPOSITS - TOTAL	423,951	66,206	490,157	962
United States Government - demand	42,983	6,362	49,345	122
United States Government - time	9,532	125	9,657	0
States and subdivisions - demand	95,644	17,720	113,364	15
States and subdivisions - time	275,792	41,999	317,791	825
DOMESTIC INTERBANK DEPOSITS - TOTAL	40,506	3,077	43,583	364
Commercial banks in the United States - demand	37,768	2,704	40,472	361
Commercial banks in the United States - time	0	150	150	0
Mutual savings banks in the United States - demand	2,688	218	2,906	3
Mutual savings banks in the United States - time	50	5	55	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	5,340	0	5,340	137
Foreign governments, central banks, etc. - demand	36	0	36	1
Foreign governments, central banks, etc. - time	250	0	250	0
Banks in foreign countries - demand	4,929	0	4,929	136
Banks in foreign countries - time	125	0	125	0
TOTAL DEPOSITS	3,211,953	547,599	3,759,552	14,925
Demand	1,354,837	232,391	1,587,228	6,864
Time	1,857,116	315,208	2,172,324	8,061
MISCELLANEOUS LIABILITIES - TOTAL	219,973	16,233	236,206	13,792
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	75,562	400	75,962	0
Other liabilities for borrowed money	14,576	2,094	16,670	0
Mortgage indebtedness	1,759	2,505	4,264	0
Acceptances outstanding	38,385	279	38,664	13,707
Other liabilities	89,691	10,955	100,646	85
TOTAL LIABILITIES	3,431,926	563,832	3,995,758	28,717
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	210	210	0
RESERVES ON LOANS AND SECURITIES - TOTAL	30,930	3,773	34,703	0
Reserve for bad debt losses on loans	30,930	3,763	34,693	0
Other reserves on loans	0	9	9	0
Reserves on securities	0	1	1	0
CAPITAL ACCOUNTS - TOTAL	222,422	46,878	269,300	5,045
Capital notes and debentures	0	1,400	1,400	0
Equity capital - total	222,422	45,478	267,900	5,045
Preferred stock	0	0	0	0
Common stock	79,862	19,005	98,867	1,800
Surplus	83,229	17,305	100,534	2,700
Undivided profits	59,251	8,895	68,146	545
Reserve for contingencies and other capital reserves	80	273	353	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,685,278	614,693	4,299,971	33,762
MEMORANDA				
Demand deposits adjusted[7]	1,005,407	210,554	1,215,961	6,170
Average of total deposits for the 15 calendar days ending with call date	3,162,031	548,979	3,711,010	16,633
Average of total loans for the 15 calendar days ending with call date	2,207,193	330,364	2,537,557	6,749
Unearned discount on instalment loans included in total capital accounts	631	487	1,118	0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	12.9	9.8	12.4	9.4
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.2	16.0	11.0	13.9
Other securities	12.5	13.9	12.7	.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	60.3	56.1	59.7	20.5
Other assets	4.2	4.0	4.1	55.5
Total capital accounts	6.0	7.6	6.3	14.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	7.8	10.2	8.1	19.5
NUMBER OF BANKS	11	37[20]	48	2

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

PENNSYLVANIA					RHODE ISLAND				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,968,218	4,245,151	4,232,875	22,446,244	25,874	1,200,473	0	91,199	1,291,672	57,297
5,945,876	2,055,639	1,655,682	9,657,197	2,851	434,132	0	80,520	514,652	18,831
7,878,557	2,089,729	2,537,237	12,505,523	22,971	750,955	0	6,618	757,573	37,883
4,679,853	923,176	1,520,282	7,123,311	21,734	527,486	0	1,724	529,210	32,967
2,146	536	4,781	7,463	0	0	0	0	0	0
3,196,558	1,166,017	1,012,174	5,374,749	1,237	223,469	0	4,894	228,363	4,916
143,785	99,783	39,956	283,524	52	15,386	0	4,061	19,447	583
1,256,658	213,752	263,009	1,733,419	343	117,971	0	8,925	126,896	5,543
254,580	78,838	39,192	372,610	7	9,949	0	2,390	12,339	434
1,340	240	304	1,884	0	160	0	0	160	0
441,624	100,790	111,154	653,568	70	78,618	0	5,835	84,453	4,450
559,114	33,884	112,359	705,357	266	29,244	0	700	29,944	659
533,301	423,114	6,340	962,755	0	5,946	0	6,790	12,736	40
503,733	386,298	2,609	892,640	0	2,708	0	93	2,801	0
9,567	15,340	1,453	26,360	0	0	0	0	0	0
19,971	21,476	2,278	43,725	0	3,238	0	6,697	9,935	40
30	0	0	30	0	0	0	0	0	0
182,232	67,636	56	249,924	0	2,234	0	5	2,239	0
6,249	3,613	0	9,862	0	0	0	0	0	0
133,813	42,519	0	176,332	0	0	0	0	0	0
39,092	20,720	56	59,868	0	2,234	0	5	2,239	0
3,078	784	0	3,862	0	0	0	0	0	0
5,940,409	4,949,653	4,502,280	25,392,342	26,217	1,326,624	0	106,919	1,433,543	62,880
7,354,910	2,767,157	1,850,927	11,972,994	2,980	546,265	0	99,601	645,866	24,338
3,585,499	2,182,496	2,651,353	13,419,348	23,237	780,359	0	7,318	787,677	38,542
1,230,260	579,120	234,530	2,043,910	2,750	168,859	0	2,506	171,365	3,736
265,946	351,994	64,140	682,080	0	69,935	0	0	69,935	0
78,603	20,694	6,701	105,998	266	43,456	0	0	43,456	1,800
12,424	506	2,668	15,598	1,510	0	0	0	0	0
76,936	33,710	3,867	114,513	0	4,015	0	0	4,015	0
796,351	172,216	157,154	1,125,721	974	51,453	0	2,506	53,959	1,936
7,170,669	5,528,773	4,736,810	27,436,252	28,967	1,495,483	0	109,425	1,604,908	66,616
0	0	0	0	0	0	0	0	0	0
200,258	78,347	64,440	343,045	225	16,214	0	555	16,769	424
197,357	77,615	61,159	336,131	134	15,985	0	505	16,490	424
778	238	778	1,794	10	0	0	50	50	0
2,123	494	2,503	5,120	81	229	0	0	229	0
1,678,233	456,059	408,755	2,543,047	15,975	127,645	0	18,892	146,537	10,050
62,130	49,824	1,861	113,815	0	371	0	0	371	1,100
1,616,103	406,235	406,894	2,429,232	15,975	127,274	0	18,892	146,166	8,950
7,414	0	310	7,724	0	0	0	0	0	0
353,464	81,446	103,333	538,243	2,528	28,540	0	10,949	39,489	2,500
855,792	228,701	204,711	1,289,204	8,541	72,461	0	5,100	77,561	2,710
342,220	92,132	94,016	528,368	3,881	26,236	0	2,459	28,695	2,780
57,213	3,956	4,524	65,693	1,025	37	0	384	421	960
9,049,160	6,063,179	5,210,005	30,322,344	45,167	1,639,342	0	128,872	1,768,214	77,090
5,637,017	1,730,785	1,776,954	9,144,756	2,517	483,378	0	87,183	570,561	23,904
5,593,147	4,818,965	4,465,972	24,878,084	26,661	1,330,629	0	108,690	1,439,319	61,307
0,646,427	3,553,766	3,129,074	17,329,267	16,022	1,062,914	0	64,994	1,127,908	44,836
9,556	94	1,206	10,856	8	138	0	6	144	0
12.9	18.9	7.2	13.1	4.8	8.2	.0	18.7	9.0	6.9
11.6	7.1	15.0	11.3	15.3	9.4	.0	15.6	9.9	9.4
14.9	11.2	14.3	14.1	28.5	14.5	.0	12.7	14.3	19.1
57.8	59.8	61.4	58.8	36.4	65.4	.0	51.5	64.4	63.1
2.8	3.0	2.1	2.7	15.0	2.5	.0	1.4	2.4	1.5
8.8	7.5	7.8	8.4	35.4	7.8	.0	14.7	8.3	13.0
11.5	10.1	9.8	10.9	44.3	9.4	.0	21.1	10.1	15.3
322	29	139	490	9	5		6	11	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	266,770	8,962	99,068	374,800	419
Currency and coin	34,010	1,842	21,800	57,652	57
Reserve with Federal Reserve banks (member banks)	70,724	1,874	0	72,598	0
Demand balances with banks in U.S. (except American branches of foreign banks)	54,982	4,766	61,709	121,457	306
Other balances with banks in United States	0	103	2,991	3,094	0
Balances with banks in foreign countries	203	0	0	203	0
Cash items in process of collection	106,851	377	12,568	119,796	56
INVESTMENT SECURITIES - TOTAL	313,790	15,953	307,610	637,353	669
U.S. Treasury securities	160,877	6,304	121,980	289,161	418
Securities of other U.S. Government agencies and corps.	19,604	3,499	54,743	77,846	90
Obligations of States and subdivisions	130,527	5,981	130,022	266,530	6
Other securities	2,782	169	865	3,816	155
TRADING ACCOUNT SECURITIES	7,187	0	0	7,187	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	16,904	1,050	16,925	34,879	0
OTHER LOANS AND DISCOUNTS - TOTAL	738,829	20,638	445,450	1,204,917	175
Real estate loans - total	105,132	5,250	124,991	235,373	
Secured by farmland	5,869	1,593	19,633	27,095	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	3,723	1	5,546	9,270	
Guaranteed by Veterans Administration	1,149	0	2,961	4,110	
Not insured or guaranteed by FHA or VA	38,125	1,930	51,195	91,250	
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	1,600	0	92	1,692	
Not insured by FHA	2,024	317	257	2,598	
Secured by other properties	52,642	1,409	45,307	99,358	
Loans to domestic commercial and foreign banks	0	0	0	0	
Loans to other financial institutions	22,765	121	6,249	29,135	
Loans to brokers and dealers in securities	2,617	0	104	2,721	
Other loans for purchasing or carrying securities	3,832	810	12,275	16,917	
Loans to farmers (excluding loans on real estate)	17,245	2,702	22,723	42,670	
Commercial and industrial loans (incl. open market paper)	251,061	3,456	98,370	352,887	
Other loans to individuals - total	306,304	7,433	174,204	487,941	
Passenger automobile instalment loans	108,750	2,667	73,462	184,879	
Credit cards and related plans:					
Retail (charge account) credit card plans	13,443	0	2,516	15,959	
Check credit and revolving credit plans	1,233	0	383	1,616	
Other retail consumer instalment loans	24,745	946	22,026	47,717	
Residential repair and modernization instalment loans	12,196	307	6,282	18,785	
Other instalment loans for personal expenditures	52,407	1,130	27,456	80,993	
Single-payment loans for personal expenditures	93,530	2,383	42,079	137,992	
All other loans (including overdrafts)	29,873	866	6,534	37,273	
TOTAL LOANS AND SECURITIES	1,076,710	37,641	769,985	1,884,336	844
Bank premises, furniture and fixtures, and other assets representing bank premises	28,288	484	13,203	41,975	8
Real estate owned other than bank premises	2,607	0	462	3,069	0
Investments in subsidiaries not consolidated	0	0	0	0	0
Customers' liabilities on acceptances outstanding	2,341	0	148	2,489	0
Other assets	8,047	435	6,209	14,691	0
TOTAL ASSETS	1,384,763	47,522	889,075	2,321,360	1,271

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
107,457	22,035	45,243	174,735	930,090	72,139	209,290	1,211,519	1,330
8,396	1,791	4,702	14,889	76,684	6,487	35,720	118,891	277
47,222	11,762	0	58,984	185,003	23,975	0	208,978	0
33,778	7,130	38,615	79,523	260,823	24,391	158,413	443,627	907
0	0	0	0	225	0	1,490	1,715	96
0	0	0	0	972	0	0	972	0
18,061	1,352	1,926	21,339	406,383	17,286	13,667	437,336	50
247,622	74,908	197,281	519,811	1,062,338	107,073	646,298	1,815,709	3,415
128,053	42,605	121,440	292,098	530,648	33,495	296,603	860,746	1,044
19,390	11,463	39,744	70,597	44,037	10,348	93,021	147,406	173
98,240	19,854	35,849	153,943	471,573	62,044	253,854	787,471	1,729
1,939	986	248	3,173	16,080	1,186	2,820	20,086	469
0	0	0	0	84,699	0	259	84,958	0
2,110	300	200	2,610	55,640	1,000	28,625	85,265	0
461,671	102,591	217,868	782,130	2,629,374	260,001	1,025,691	3,915,066	9,559
112,398	27,640	35,316	175,354	388,751	57,285	373,322	819,358	5,013
6,122	5,410	12,825	24,357	31,839	6,926	105,367	144,132	2,072
17,953	3,671	2,885	24,509	6,574	7,059	5,403	19,036	17
4,115	1,420	335	5,870	3,610	7,453	643	11,706	3
56,543	9,341	10,104	75,988	135,501	11,389	180,354	327,244	1,957
381	220	0	601	2,299	0	360	2,659	0
1,074	281	141	1,496	27,122	1,535	5,393	34,050	0
26,210	7,297	9,026	42,533	181,806	22,923	75,802	280,531	964
310	0	50	360	12,960	0	350	13,310	0
4,161	488	1,385	6,034	164,784	6,581	4,215	175,580	0
1,000	400	0	1,400	16,558	2,099	688	19,345	0
950	99	335	1,384	48,331	9,663	16,586	74,580	49
139,281	38,606	125,525	303,412	56,869	7,686	76,982	141,537	1,334
107,587	16,463	26,919	150,969	1,050,348	70,393	157,472	1,278,213	1,924
92,235	18,043	26,717	136,995	846,333	99,073	379,036	1,324,442	1,151
36,869	8,342	11,951	57,162	250,335	31,863	159,417	441,615	627
0	0	0	0	38,514	3,746	3,392	45,652	0
217	0	0	217	7,334	0	435	7,769	0
16,436	2,413	3,386	22,235	107,513	27,433	39,451	174,397	15
3,015	868	1,091	4,974	39,618	5,733	21,405	66,756	0
9,673	2,960	4,975	17,608	92,904	9,971	62,148	165,023	96
26,025	3,460	5,314	34,799	310,115	20,327	92,788	423,230	413
3,749	852	1,621	6,222	44,440	7,221	17,040	68,701	88
711,403	177,799	415,349	1,304,551	3,832,051	368,074	1,700,873	5,900,998	12,974
17,243	2,593	3,788	23,624	89,068	12,031	34,482	135,581	62
609	120	65	794	1,093	36	2,348	3,477	1
0	0	0	0	1,219	0	0	1,219	0
294	0	15	309	7,255	0	112	7,367	0
7,124	782	1,130	9,036	38,921	3,573	5,956	48,450	193
844,130	203,329	465,590	1,513,049	4,899,697	455,853	1,953,061	7,308,611	14,560

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	SOUTH CAROLINA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,028,533	34,783	682,787	1,746,103	1,054
Individuals, partnerships, and corporations - demand	701,455	25,300	375,687	1,102,442	1,054
Individuals, partnerships, and corporations - time	314,257	9,159	302,576	625,992	0
Savings deposits	172,171	7,359	151,173	330,703	0
Deposits accumulated for payment of personal loans	0	0	292	292	0
Other deposits of individuals, partnerships, and corps.	142,086	1,800	151,111	294,997	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	12,821	324	4,524	17,669	0
GOVERNMENT DEPOSITS - TOTAL	139,178	5,638	80,042	224,858	20
United States Government - demand	22,886	2,020	14,945	39,851	0
United States Government - time	72	1,137	306	1,515	0
States and subdivisions - demand	96,904	1,241	39,582	137,727	20
States and subdivisions - time	19,316	1,240	25,209	45,765	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	18,267	181	13,908	32,356	0
Commercial banks in the United States - demand	18,167	181	11,158	29,506	0
Commercial banks in the United States - time	100	0	2,750	2,850	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	340	0	0	340	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	340	0	0	340	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,186,318	40,602	776,737	2,003,657	1,074
Demand	852,573	29,066	445,896	1,327,535	1,074
Time	333,745	11,536	330,841	676,122	0
MISCELLANEOUS LIABILITIES - TOTAL	77,761	1,672	16,052	95,485	0
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	6,250	650	200	7,100	0
Other liabilities for borrowed money	3,500	0	203	3,703	0
Mortgage indebtedness	84	0	283	367	0
Acceptances outstanding	2,341	0	148	2,489	0
Other liabilities	65,586	1,022	15,218	81,826	0
TOTAL LIABILITIES	1,264,079	42,274	792,789	2,099,142	1,074
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	14,835	464	9,085	24,384	0
Reserve for bad debt losses on loans	13,461	464	8,069	21,994	0
Other reserves on loans	61	0	282	343	0
Reserves on securities	1,313	0	734	2,047	0
CAPITAL ACCOUNTS - TOTAL	105,849	4,784	87,201	197,834	197
Capital notes and debentures	0	0	3,533	3,533	0
Equity capital - total	105,849	4,784	83,668	194,301	197
Preferred stock	0	0	0	0	0
Common stock	24,167	1,491	32,880	58,538	18
Surplus	51,003	1,648	31,833	84,484	60
Undivided profits	27,251	1,065	17,132	45,448	119
Reserve for contingencies and other capital reserves	3,428	580	1,823	5,831	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,384,763	47,522	889,075	2,321,360	1,271
MEMORANDA					
Demand deposits adjusted[7]	704,669	26,488	407,225	1,138,382	1,018
Average of total deposits for the 15 calendar days ending with call date	1,152,963	39,880	766,209	1,959,052	1,058
Average of total loans for the 15 calendar days ending with call date	734,049	21,730	446,877	1,202,656	170
Unearned discount on instalment loans included in total capital accounts	317	486	2,210	3,013	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.3	18.9	11.1	16.1	33.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.0	20.6	19.9	15.8	40.0
Other securities	10.1	12.9	14.7	12.0	12.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.6	45.6	52.0	53.4	13.8
Other assets	3.0	1.9	2.3	2.7	.6
Total capital accounts	7.6	10.1	9.8	8.5	15.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.1	14.8	13.1	11.9	45.4
NUMBER OF BANKS	20	6	84	110	1

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
648,857	162,836	362,684	1,174,377	3,095,808	310,110	1,508,124	4,914,042	10,221
254,242	62,248	159,450	475,940	1,509,277	131,126	650,266	2,290,669	3,930
389,700	99,625	201,556	690,881	1,556,738	176,110	846,929	2,579,777	6,282
73,736	21,107	34,944	129,787	1,066,097	116,074	593,315	1,775,486	2,055
60	0	5	65	252	0	6,897	7,149	0
315,904	78,518	166,607	561,029	490,389	60,036	246,717	797,142	4,227
4,915	963	1,678	7,556	29,793	2,874	10,929	43,596	9
82,347	19,016	54,103	155,466	517,377	44,392	203,523	765,292	1,911
2,986	1,519	1,871	6,376	39,293	2,564	16,652	58,509	127
249	28	36	313	3,756	35	1,295	5,086	12
45,791	9,277	31,608	86,676	206,103	21,665	95,792	323,560	1,031
33,321	8,192	20,588	62,101	268,225	20,128	89,784	378,137	741
13,642	946	827	15,415	435,554	9,718	5,657	450,929	0
13,636	918	827	15,381	434,515	9,718	4,767	449,000	0
6	0	0	6	940	0	890	1,830	0
0	28	0	28	99	0	0	99	0
0	0	0	0	0	0	0	0	0
0	0	0	0	17,886	0	0	17,886	0
0	0	0	0	0	0	0	0	0
0	0	0	0	12,000	0	0	12,000	0
0	0	0	0	5,586	0	0	5,586	0
0	0	0	0	300	0	0	300	0
744,846	182,798	417,614	1,345,258	4,066,625	364,220	1,717,304	6,148,149	12,132
321,570	74,953	195,434	591,957	2,224,666	167,947	778,406	3,171,019	5,097
423,276	107,845	222,180	753,301	1,841,959	196,273	938,898	2,977,130	7,035
28,994	2,866	2,294	34,154	391,900	50,615	52,180	494,695	0
600	0	0	600	125,865	18,938	0	144,803	0
1,110	235	0	1,345	121,882	12,217	20,166	154,265	0
2,599	245	0	2,844	4,017	0	1,062	5,079	0
294	0	15	309	7,328	0	112	7,440	0
24,391	2,386	2,279	29,056	132,808	19,460	30,840	183,108	0
773,840	185,664	419,908	1,379,412	4,458,525	414,835	1,769,484	6,642,844	12,132
0	0	0	0	0	0	0	0	0
12,914	1,851	4,598	19,363	49,940	5,356	15,934	71,230	206
12,405	1,851	4,343	18,599	43,724	5,356	15,294	64,374	206
300	0	111	411	2,576	0	217	2,793	0
209	0	144	353	3,640	0	423	4,063	0
57,376	15,814	41,084	114,274	391,232	35,662	167,643	594,537	2,222
275	0	300	575	19,225	0	2,197	21,422	0
57,101	15,814	40,784	113,699	372,007	35,662	165,446	573,115	2,222
0	0	0	0	0	0	400	400	0
17,225	3,915	10,208	31,348	103,666	12,025	44,814	160,505	129
22,511	6,051	15,737	44,299	171,170	16,695	56,190	244,055	322
17,096	5,493	13,516	36,105	90,414	6,632	60,339	157,385	176
269	355	1,323	1,947	6,757	310	3,703	10,770	1,595
844,130	203,329	465,590	1,513,049	4,899,697	455,853	1,953,061	7,308,611	14,560
286,887	71,164	190,810	548,861	1,344,475	138,379	743,320	2,226,174	4,920
738,609	176,167	410,478	1,325,254	4,002,619	355,290	1,685,097	6,043,006	11,365
459,626	91,512	217,804	768,942	2,631,006	259,963	1,027,795	3,918,764	9,352
459	60	281	800	4,533	611	6,600	11,744	5
12.7	10.8	9.7	11.5	19.0	15.8	10.7	16.6	9.1
17.5	26.6	34.6	24.0	11.7	9.6	19.9	13.8	8.4
11.9	10.2	7.8	10.4	11.7	13.9	13.2	12.2	15.1
54.9	50.6	46.8	51.9	54.8	57.3	54.0	54.7	65.7
3.0	1.7	1.1	2.2	2.8	3.4	2.2	2.7	1.8
6.8	7.8	8.8	7.6	8.0	7.8	8.6	8.1	15.3
9.4	11.4	13.7	10.9	11.4	10.2	11.6	11.4	18.2
34	25	106	165	77	11	213	301	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,855,013	239,939	794,370	4,889,322	6,92[illegible]
Currency and coin	190,275	16,682	92,078	299,035	998
Reserve with Federal Reserve banks (member banks)	1,068,046	74,513	0	1,142,559	0
Demand balances with banks in U.S. (except American branches of foreign banks)	1,114,605	102,544	655,572	1,872,721	5,589
Other balances with banks in United States	15,482	161	11,602	27,245	0
Balances with banks in foreign countries	8,132	145	615	8,892	0
Cash items in process of collection	1,458,473	45,894	34,503	1,538,870	342
INVESTMENT SECURITIES - TOTAL	4,390,573	369,477	1,562,799	6,322,849	20,298
U.S.Treasury securities	1,706,661	164,646	600,274	2,471,581	3,183
Securities of other U.S. Government agencies and corps.	396,580	27,422	254,579	678,581	13,008
Obligations of States and subdivisions	2,215,388	174,590	683,850	3,073,828	2,973
Other securities	71,944	2,819	24,096	98,859	1,134
TRADING ACCOUNT SECURITIES	115,935	7,422	0	123,357	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	264,765	8,615	51,582	324,962	2,500
OTHER LOANS AND DISCOUNTS - TOTAL	9,714,167	821,717	3,255,541	13,791,425	14,737
Real estate loans - total	1,113,311	103,011	479,256	1,695,578	2,215
Secured by farmland	112,183	12,917	54,270	179,370	464
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	43,634	410	12,403	56,447	0
Guaranteed by Veterans Administration	33,975	30	5,831	39,836	0
Not insured or guaranteed by FHA or VA	330,262	19,957	174,279	524,498	847
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	1,027	0	492	1,519	0
Not insured by FHA	27,211	4,955	11,216	43,382	0
Secured by other properties	565,019	64,742	220,765	850,526	904
Loans to domestic commercial and foreign banks	20,463	225	3,164	23,852	0
Loans to other financial institutions	631,998	12,783	42,046	686,827	50
Loans to brokers and dealers in securities	52,623	423	799	53,845	0
Other loans for purchasing or carrying securities	499,244	29,370	187,358	715,972	64
Loans to farmers (excluding loans on real estate)	521,669	46,248	271,788	839,705	1,579
Commercial and industrial loans (incl. open market paper)	4,256,274	367,962	1,114,596	5,738,832	4,898
Other loans to individuals - total	2,291,136	246,605	1,121,647	3,659,388	5,815
Passenger automobile instalment loans	1,009,548	104,538	606,098	1,720,184	2,470
Credit cards and related plans:					
Retail (charge account) credit card plans	8,092	14,653	11,354	34,099	0
Check credit and revolving credit plans	7,374	19	517	7,910	0
Other retail consumer instalment loans	205,737	53,867	135,730	395,334	678
Residential repair and modernization instalment loans	90,906	5,266	46,019	142,191	394
Other instalment loans for personal expenditures	306,524	30,047	153,429	490,000	1,404
Single-payment loans for personal expenditures	662,955	38,215	168,500	869,670	869
All other loans (including overdrafts)	327,449	15,090	34,887	377,426	116
TOTAL LOANS AND SECURITIES	14,485,440	1,207,231	4,869,922	20,562,593	37,535
Bank premises, furniture and fixtures, and other assets representing bank premises	386,711	24,281	110,847	521,839	739
Real estate owned other than bank premises	20,821	4,572	10,407	35,800	471
Investments in subsidiaries not consolidated	6,995	0	2	6,997	0
Customers' liabilities on acceptances outstanding	28,673	111	1,577	30,361	0
Other assets	170,084	14,397	36,159	220,640	173
TOTAL ASSETS	18,953,737	1,490,531	5,823,284	26,267,552	45,847

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[2]
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		NON-MEMBERS F. R. SYSTEM	TOTAL	
ATIONAL	STATE MEMBERS			NATIONAL			
154,987	85,462	40,118	280,567	44,900	25,687	70,587	34
8,182	5,907	7,060	21,149	6,620	5,519	12,139	0
59,391	28,073	0	87,464	13,131	0	13,131	0
15,171	9,284	27,461	51,916	15,826	16,073	31,899	34
834	0	0	834	0	193	193	0
3	0	0	3	139	451	590	0
71,406	42,198	5,597	119,201	9,184	3,451	12,635	0
180,450	106,957	135,626	423,033	107,798	100,637	208,435	10
69,994	61,700	69,494	201,188	45,522	43,235	88,757	10
10,269	350	4,458	15,077	4,697	1,492	6,189	0
96,600	43,999	61,193	201,792	53,993	52,152	106,145	0
3,587	908	481	4,976	3,586	3,758	7,344	0
1,631	457	0	2,088	0	0	0	0
8,450	7,400	23,965	39,815	3,476	6,350	9,826	0
518,750	294,702	251,431	1,064,883	275,973	258,974	534,947	34
184,192	88,623	96,279	369,094	129,537	146,046	275,583	
4,680	1,584	5,090	11,354	9,806	8,785	18,591	
45,074	18,601	9,295	72,970	6,531	11,276	17,807	
17,575	3,773	4,487	25,835	2,561	5,067	7,628	
54,288	24,328	48,915	127,531	76,604	81,630	158,234	
127	0	0	127	1,604	7	1,611	
3,858	3,217	4,627	11,702	1,071	1,988	3,059	
58,590	37,120	23,865	119,575	31,360	37,293	68,653	
0	0	0	0	0	0	0	
18,278	13,946	4,085	36,309	223	1,315	1,538	
90	0	671	761	0	30	30	
14,011	2,754	2,243	19,008	3,520	209	3,729	
24,105	13,187	20,750	58,042	9,201	7,286	16,487	
158,132	104,369	49,711	312,212	52,859	44,617	97,476	
109,778	70,452	75,826	256,056	75,647	56,381	132,028	
47,088	29,149	38,060	114,297	35,503	16,608	52,111	
9,472	3,374	1,740	14,586	0	0	0	
178	7,223	1,495	8,896	2,087	0	2,087	
15,359	10,189	8,984	34,532	6,902	5,279	12,181	
7,660	6,531	6,443	20,634	1,742	2,197	3,939	
11,859	8,700	9,140	29,699	14,310	13,244	27,554	
18,162	5,286	9,964	33,412	15,103	19,053	34,156	
10,164	1,371	1,866	13,401	4,986	3,090	8,076	
709,281	409,516	411,022	1,529,819	387,247	365,961	753,208	44
16,960	10,197	8,609	35,766	7,123	5,415	12,538	8
1,440	134	1,087	2,661	139	102	241	0
0	0	79	79	224	0	224	0
331	0	0	331	0	0	0	0
10,380	5,739	4,240	20,359	1,771	1,385	3,156	2
893,379	511,048	465,155	1,869,582	441,404	398,550	839,954	88

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	12,529,465	1,028,857	4,521,733	18,080,055	25,5[illegible]
Individuals, partnerships, and corporations - demand	6,878,437	548,747	2,263,759	9,690,943	16,188
Individuals, partnerships, and corporations - time	5,464,381	463,667	2,195,282	8,123,330	8,918
Savings deposits	1,876,246	168,664	907,906	2,952,816	8,219
Deposits accumulated for payment of personal loans	172,070	28,086	102,440	302,596	0
Other deposits of individuals, partnerships, and corps.	3,416,065	266,917	1,184,936	4,867,918	699
Certified and officers' checks, letters of credit, travelers' checks, etc.	186,647	16,443	62,692	265,782	467
GOVERNMENT DEPOSITS - TOTAL	1,893,356	159,529	514,309	2,567,194	12,375
United States Government - demand	213,822	8,574	43,467	265,863	23
United States Government - time	9,845	1,652	995	12,492	0
States and subdivisions - demand	610,983	46,955	188,926	846,864	9,127
States and subdivisions - time	1,058,706	102,348	280,921	1,441,975	3,225
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,454,171	84,799	188,098	1,727,068	670
Commercial banks in the United States - demand	1,409,925	82,658	174,541	1,667,124	670
Commercial banks in the United States - time	40,655	2,141	13,557	56,353	0
Mutual savings banks in the United States - demand	2,181	0	0	2,181	0
Mutual savings banks in the United States - time	1,410	0	0	1,410	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	41,699	826	1,066	43,591	0
Foreign governments, central banks, etc. - demand	4,443	28	0	4,471	0
Foreign governments, central banks, etc. - time	6,000	0	0	6,000	0
Banks in foreign countries - demand	30,956	798	466	32,220	0
Banks in foreign countries - time	300	0	600	900	0
TOTAL DEPOSITS	15,918,691	1,274,011	5,225,206	22,417,908	38,618
Demand	9,337,394	704,203	2,733,851	12,775,448	26,475
Time	6,581,297	569,808	2,491,355	9,642,460	12,143
MISCELLANEOUS LIABILITIES - TOTAL	1,356,448	91,775	100,038	1,548,261	531
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	726,115	52,900	18,585	797,600	0
Other liabilities for borrowed money	281,281	17,799	11,232	310,312	0
Mortgage indebtedness	14,103	46	5,246	19,395	0
Acceptances outstanding	28,689	111	1,577	30,377	0
Other liabilities	306,260	20,919	63,398	390,577	531
TOTAL LIABILITIES	17,275,139	1,365,786	5,325,244	23,966,169	39,149
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	188,701	12,732	46,110	247,543	72
Reserve for bad debt losses on loans	170,815	11,846	44,301	226,962	72
Other reserves on loans	2,606	7	1,476	4,089	0
Reserves on securities	15,280	879	333	16,492	0
CAPITAL ACCOUNTS - TOTAL	1,489,897	112,013	451,930	2,053,840	6,626
Capital notes and debentures	54,744	3,400	2,485	60,629	0
Equity capital - total	1,435,153	108,613	449,445	1,993,211	6,626
Preferred stock	1,087	0	0	1,087	0
Common stock	472,974	35,447	143,875	652,296	3,243
Surplus	595,627	46,596	165,588	807,811	1,555
Undivided profits	322,115	22,139	120,826	465,080	1,618
Reserve for contingencies and other capital reserves	43,350	4,431	19,156	66,937	210
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	18,953,737	1,490,531	5,823,284	26,267,552	45,847
MEMORANDA					
Demand deposits adjusted[7]	6,255,174	567,077	2,481,340	9,303,591	25,440
Average of total deposits for the 15 calendar days ending with call date	15,439,919	1,262,617	5,165,353	21,867,889	6,346
Average of total loans for the 15 calendar days ending with call date	9,670,361	820,555	3,283,675	13,774,591	4,614
Unearned discount on instalment loans included in total capital accounts	23,666	1,697	31,395	56,758	29
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	20.3	16.1	13.6	18.6	15.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.1	12.9	14.7	12.0	35.3
Other securities	12.7	12.4	12.2	12.5	9.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.6	55.7	56.8	53.7	37.6
Other assets	3.2	2.9	2.7	3.1	3.0
Total capital accounts	7.9	7.5	7.8	7.8	14.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.1	10.3	10.2	10.9	18.5
NUMBER OF BANKS	534	59	553	1,146	13

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				
NATIONAL	STATE MEMBERS			NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL	
636,720	376,390	349,318	1,362,428	370,163	337,600	707,763	0
248,427	166,382	135,217	550,026	123,166	92,827	215,993	0
380,794	200,922	209,147	790,863	243,967	241,592	485,559	0
195,143	124,519	129,247	448,909	209,224	179,278	388,502	0
0	0	0	0	0	0	0	0
185,651	76,403	79,900	341,954	34,743	62,314	97,057	0
7,499	9,086	4,954	21,539	3,030	3,181	6,211	0
97,688	47,950	52,333	197,971	19,030	17,406	36,436	0
3,399	6,097	2,345	11,841	3,401	2,148	5,549	0
9,198	10	15	9,223	183	36	219	0
36,485	17,194	16,199	69,878	9,781	9,835	19,616	0
48,606	24,649	33,774	107,029	5,665	5,387	11,052	0
20,046	18,082	9,162	47,290	1,764	923	2,687	0
19,927	18,082	9,162	47,171	206	493	699	0
109	0	0	109	0	13	13	0
10	0	0	10	1,558	417	1,975	0
0	0	0	0	0	0	0	0
67	0	0	67	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
67	0	0	67	0	0	0	0
0	0	0	0	0	0	0	0
754,521	442,422	410,813	1,607,756	390,957	355,929	746,886	0
315,814	216,841	167,877	700,532	141,142	108,901	250,043	0
438,707	225,581	242,936	907,224	249,815	247,028	496,843	0
64,144	24,132	16,185	104,461	12,659	7,676	20,335	0
23,754	7,501	4,150	35,405	650	0	650	0
21,718	7,000	268	28,986	950	1,325	2,275	0
515	0	1,650	2,165	0	342	342	0
331	0	0	331	0	0	0	0
17,826	9,631	10,117	37,574	11,059	6,009	17,068	0
818,665	466,554	426,998	1,712,217	403,616	363,605	767,221	0
0	0	0	0	0	0	0	0
8,616	5,240	4,768	18,624	3,732	4,937	8,669	0
8,616	5,240	4,742	18,598	3,714	4,702	8,416	0
0	0	26	26	0	54	54	0
0	0	0	0	18	181	199	0
66,098	39,254	33,389	138,741	34,056	30,008	64,064	88
0	3,200	498	3,698	766	2,135	2,901	0
66,098	36,054	32,891	135,043	33,290	27,873	61,163	88
0	0	0	0	576	161	737	0
18,966	11,868	9,423	40,257	9,371	8,382	17,753	25
35,713	16,506	15,208	67,427	12,261	10,057	22,318	25
11,419	7,676	8,117	27,212	10,101	8,837	18,938	38
0	4	143	147	981	436	1,417	0
893,379	511,048	465,155	1,869,582	441,404	398,550	839,954	88
221,082	150,464	150,773	522,319	128,351	102,809	231,160	0
750,004	436,327	404,065	1,590,396	389,090	354,846	743,936	0
520,471	294,736	257,681	1,072,888	277,201	263,827	541,028	0
2,539	0	197	2,736	544	357	901	0
17.3	16.7	8.6	15.0	10.2	6.4	8.4	38.6
9.0	12.1	15.9	11.6	11.4	11.2	11.3	11.4
11.4	8.9	13.3	11.2	13.0	14.0	13.5	.0
59.0	59.1	59.2	59.1	63.3	66.6	64.9	38.6
3.3	3.1	3.0	3.2	2.1	1.7	1.9	11.4
7.4	7.7	7.2	7.4	7.7	7.5	7.6	100.0
9.9	10.8	9.4	10.0	9.7	9.1	9.4	200.0
12	7	34	53	27	17	44	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	677,088	195,713	142,674	1,015,475
Currency and coin	94,001	25,722	30,008	149,731
Reserve with Federal Reserve banks (member banks)	197,600	49,365	0	246,965
Demand balances with banks in U.S. (except American branches of foreign banks)	116,958	35,232	87,045	239,235
Other balances with banks in United States	350	339	152	841
Balances with banks in foreign countries	444	28	0	472
Cash items in process of collection	267,735	85,027	25,469	378,231
INVESTMENT SECURITIES - TOTAL	1,184,952	373,933	496,955	2,055,840
U.S.Treasury securities	504,967	167,746	237,099	909,812
Securities of other U.S. Government agencies and corps	78,164	12,386	48,483	139,033
Obligations of States and subdivisions	585,990	189,763	210,079	985,832
Other securities	15,831	4,038	1,294	21,163
TRADING ACCOUNT SECURITIES	21,520	3,788	0	25,308
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	35,057	21,350	23,275	79,682
OTHER LOANS AND DISCOUNTS - TOTAL	2,698,625	939,957	895,161	4,533,743
Real estate loans - total	836,906	260,985	339,249	1,437,140
Secured by farmland	45,527	16,242	23,432	85,201
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	38,748	6,147	11,581	56,476
Guaranteed by Veterans Administration	25,447	3,955	8,901	38,303
Not insured or guaranteed by FHA or VA	482,245	140,481	189,173	811,899
Secured by multifamily (5-or-more) residential properties:				
Insured by Federal Housing Administration	0	18	0	18
Not insured by FHA	8,416	20,146	4,221	32,783
Secured by other properties	236,523	73,996	101,941	412,460
Loans to domestic commercial and foreign banks	4,379	1,700	0	6,079
Loans to other financial institutions	89,849	19,398	11,228	120,475
Loans to brokers and dealers in securities	14,401	10,614	2,700	27,715
Other loans for purchasing or carrying securities	21,997	14,824	2,072	38,893
Loans to farmers (excluding loans on real estate)	64,171	17,429	20,189	101,789
Commercial and industrial loans (incl. open market paper)	695,233	265,568	152,997	1,113,798
Other loans to individuals - total	910,333	325,958	356,262	1,592,553
Passenger automobile instalment loans	362,161	115,222	146,329	623,712
Credit cards and related plans:				
Retail (charge account) credit card plans	26,104	27,933	4,015	58,052
Check credit and revolving credit plans	7,678	1,350	7,947	16,975
Other retail consumer instalment loans	63,250	30,056	40,223	133,529
Residential repair and modernization instalment loans	35,477	19,853	20,684	76,014
Other instalment loans for personal expenditures	177,224	63,477	70,896	311,597
Single-payment loans for personal expenditures	238,439	68,067	66,168	372,674
All other loans (including overdrafts)	61,356	23,481	10,464	95,301
TOTAL LOANS AND SECURITIES	3,940,154	1,339,028	1,415,391	6,694,573
Bank premises, furniture and fixtures, and other assets representing bank premises	96,702	30,503	25,002	152,207
Real estate owned other than bank premises	3,469	413	524	4,406
Investments in subsidiaries not consolidated	151	55	270	476
Customers' liabilities on acceptances outstanding	2,193	670	56	2,919
Other assets	30,754	10,668	8,430	49,852
TOTAL ASSETS	4,750,511	1,577,050	1,592,347	7,919,908

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[21]	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
737,653	52,395	44,307	834,355	4,458	187,050	97,239	67,533	351,822
65,504	6,097	9,878	81,479	76	28,871	11,037	15,920	55,828
192,967	14,530	0	207,497	0	56,637	41,294	0	97,931
63,837	7,947	25,421	97,205	3,371	73,796	31,138	46,083	151,017
741	20	150	911	83	140	10	734	884
5,277	56	81	5,414	613	0	0	0	0
409,327	23,745	8,777	441,849	315	27,606	13,760	4,796	46,162
988,903	86,824	146,162	1,221,889	10,852	486,809	204,454	290,725	981,988
409,955	40,058	83,152	533,165	6,902	280,332	110,736	166,229	557,297
14,699	1,894	10,571	27,164	0	31,772	10,586	18,459	60,817
556,474	44,208	51,692	652,374	0	169,714	80,818	101,130	351,662
7,775	664	747	9,186	3,950	4,991	2,314	4,907	12,212
31,974	988	0	32,962	0	0	0	0	0
22,910	7,650	14,250	44,810	0	21,300	5,105	32,550	58,955
,017,509	203,171	297,305	3,517,985	46,578	621,523	300,022	363,516	1,285,061
680,895	49,941	91,700	822,536		214,104	105,368	160,914	480,386
21,588	2,500	7,328	31,416		10,211	9,016	11,672	30,899
149,490	2,616	1,732	153,838		13,914	7,530	4,638	26,082
12,166	198	307	12,671		2,284	1,155	1,100	4,539
295,458	18,548	56,742	370,748		115,814	54,946	98,803	269,563
2,088	0	35	2,123		7	0	0	7
23,817	4,932	394	29,143		5,665	1,428	15,219	22,312
176,288	21,147	25,162	222,597		66,209	31,293	29,482	126,984
10,448	0	0	10,448		472	1,100	20	1,592
189,220	6,924	4,635	200,779		13,681	6,951	2,534	23,166
12,710	1,103	20	13,833		3,569	585	1,475	5,629
11,373	422	2,654	14,449		1,311	7,571	1,596	10,478
181,695	9,558	19,607	210,860		7,494	5,261	4,299	17,054
,181,548	63,732	88,361	1,333,641		135,416	57,151	43,157	235,724
697,316	63,923	87,283	848,522		236,649	112,559	145,106	494,314
284,517	18,132	41,570	344,219		102,408	55,572	62,696	220,676
51,757	4,447	852	57,056		1,528	689	270	2,487
6,412	38	25	6,475		217	1,602	331	2,150
76,456	8,435	19,036	103,927		25,351	9,293	16,691	51,335
51,554	4,794	5,401	61,749		9,453	9,545	8,257	27,255
85,018	6,728	13,143	104,889		43,605	19,492	33,952	97,049
141,602	21,349	7,256	170,207		54,087	16,366	22,909	93,362
52,304	7,568	3,045	62,917		8,827	3,476	4,415	16,718
,061,296	298,633	457,717	4,817,646	57,430	1,129,632	509,581	686,791	2,326,004
122,875	6,842	11,573	141,290	139	35,014	13,370	16,006	64,390
7,810	556	477	8,843	33	530	422	656	1,608
10,913	0	0	10,913	0	0	0	0	0
46,376	0	192	46,568	356	0	0	0	0
41,610	1,840	3,386	46,836	315	7,147	4,283	2,753	14,183
,028,533	360,266	517,652	5,906,451	62,731	1,359,373	624,895	773,739	2,758,007

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,675,048	1,192,210	1,283,080	6,150,3[illegible]
Individuals, partnerships, and corporations - demand	1,500,071	438,561	488,605	2,427,237
Individuals, partnerships, and corporations - time	2,148,223	742,940	780,311	3,671,474
Savings deposits	1,217,253	419,376	420,858	2,057,487
Deposits accumulated for payment of personal loans	2,234	0	67	2,301
Other deposits of individuals, partnerships, and corps.	928,736	323,564	359,386	1,611,686
Certified and officers' checks, letters of credit, travelers' checks, etc.	26,754	10,709	14,164	51,627
GOVERNMENT DEPOSITS - TOTAL	327,839	99,302	111,114	538,255
United States Government - demand	31,913	8,919	10,745	51,577
United States Government - time	2,388	314	1,419	4,121
States and subdivisions - demand	180,124	47,634	46,800	274,558
States and subdivisions - time	113,414	42,435	52,150	207,999
DOMESTIC INTERBANK DEPOSITS - TOTAL	99,245	59,137	2,099	160,481
Commercial banks in the United States - demand	98,981	58,488	1,954	159,423
Commercial banks in the United States - time	245	385	145	775
Mutual savings banks in the United States - demand	19	264	0	283
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	515	21	1	537
Foreign governments, central banks, etc. - demand	51	1	1	53
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	464	20	0	484
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	4,102,647	1,350,670	1,396,294	6,849,611
Demand	1,838,377	564,596	562,269	2,965,242
Time	2,264,270	786,074	834,025	3,884,369
MISCELLANEOUS LIABILITIES - TOTAL	253,708	93,623	55,590	402,921
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	39,370	44,473	3,850	87,693
Other liabilities for borrowed money	46,500	3,074	743	50,317
Mortgage indebtedness	14,131	767	1,311	16,209
Acceptances outstanding	2,193	670	56	2,919
Other liabilities	151,514	44,639	49,630	245,783
TOTAL LIABILITIES	4,356,355	1,444,293	1,451,884	7,252,532
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	330	6	214	550
RESERVES ON LOANS AND SECURITIES - TOTAL	50,383	17,001	13,849	81,233
Reserve for bad debt losses on loans	45,711	16,272	12,673	74,656
Other reserves on loans	23	405	435	863
Reserves on securities	4,649	324	741	5,714
CAPITAL ACCOUNTS - TOTAL	343,443	115,750	126,400	585,593
Capital notes and debentures	1,650	500	3,351	5,501
Equity capital - total	341,793	115,250	123,049	580,092
Preferred stock	0	0	0	0
Common stock	107,689	44,291	35,196	187,176
Surplus	153,539	44,381	56,982	254,902
Undivided profits	78,795	23,560	29,698	132,053
Reserve for contingencies and other capital reserves	1,770	3,018	1,173	5,961
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,750,511	1,577,050	1,592,347	7,919,908
MEMORANDA				
Demand deposits adjusted[7]	1,439,748	412,162	524,101	2,376,011
Average of total deposits for the 15 calendar days ending with call date	4,050,038	1,353,493	1,382,766	6,786,297
Average of total loans for the 15 calendar days ending with call date	2,698,288	936,386	893,550	4,528,224
Unearned discount on instalment loans included in total capital accounts	4,286	658	2,186	7,130
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	14.3	12.4	9.0	12.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.3	11.4	17.9	13.2
Other securities	13.1	12.5	13.3	13.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.5	61.0	57.7	58.3
Other assets	2.8	2.7	2.2	2.6
Total capital accounts	7.2	7.3	7.9	7.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.6	9.5	10.4	9.8
NUMBER OF BANKS	105	43	88	236

IABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
911,141	285,591	409,082	4,605,814	26,965	1,041,642	468,289	619,566	2,129,497
,712,986	121,330	168,647	2,002,963	9,634	450,175	217,565	242,213	909,953
,139,368	160,641	234,854	2,534,863	17,042	582,131	246,193	372,107	1,200,431
,296,112	103,021	144,194	1,543,327	6,299	425,469	166,570	262,668	854,707
6	0	25	31	0	73	1,320	0	1,393
843,250	57,620	90,635	991,505	10,743	156,589	78,303	109,439	344,331
58,787	3,620	5,581	67,988	289	9,336	4,531	5,246	19,113
281,026	16,248	38,173	335,447	900	103,972	44,408	57,065	205,445
55,314	1,862	7,656	64,832	570	10,975	6,878	6,951	24,804
15,163	104	95	15,362	0	427	41	147	615
205,157	13,530	28,735	247,422	330	83,070	33,823	42,439	159,332
5,392	752	1,687	7,831	0	9,500	3,666	7,528	20,694
79,290	4,696	1,180	85,166	37	27,141	9,835	2,287	39,263
62,260	3,412	741	66,413	0	27,117	9,815	1,682	38,614
1,200	0	151	1,351	0	24	20	605	649
15,440	1,259	88	16,787	12	0	0	0	0
390	25	200	615	25	0	0	0	0
38,662	0	0	38,662	9,082	0	0	0	0
397	0	0	397	0	0	0	0	0
17,150	0	0	17,150	0	0	0	0	0
18,561	0	0	18,561	82	0	0	0	0
2,554	0	0	2,554	9,000	0	0	0	0
,310,119	306,535	448,435	5,065,089	36,984	1,172,755	522,532	678,918	2,374,205
,128,902	145,013	211,448	2,485,363	10,917	580,673	272,612	298,531	1,151,816
,181,217	161,522	236,987	2,579,726	26,067	592,082	249,920	380,387	1,222,389
317,252	23,120	17,942	358,314	22,588	46,961	29,277	18,768	95,006
127,620	3,300	2,300	133,220	0	16,125	9,100	600	25,825
8,656	8,775	0	17,431	22,200	700	1,200	550	2,450
1,419	675	1,306	3,400	0	3,819	371	1,311	5,501
47,234	0	192	47,426	356	0	0	0	0
132,323	10,370	14,144	156,837	32	26,317	18,606	16,307	61,230
,627,371	329,655	466,377	5,423,403	59,572	1,219,716	551,809	697,686	2,469,211
148	0	0	148	0	0	0	0	0
59,380	3,637	4,674	67,691	0	13,484	7,575	6,249	27,308
55,803	3,350	4,567	63,720	0	12,417	5,174	5,886	23,477
5	251	21	277	0	253	1,266	185	1,704
3,572	36	86	3,694	0	814	1,135	178	2,127
341,634	26,974	46,601	415,209	3,159	126,173	65,511	69,804	261,488
0	210	2,635	2,845	0	550	200	200	950
341,634	26,764	43,966	412,364	3,159	125,623	65,311	69,604	260,538
0	0	0	0	0	0	0	0	0
110,449	10,092	17,049	137,590	750	27,249	14,574	16,231	58,054
137,667	12,085	15,529	165,281	750	64,298	30,525	36,674	131,497
87,230	4,524	10,953	102,707	1,409	29,644	15,897	15,218	60,759
6,288	63	435	6,786	250	4,432	4,315	1,481	10,228
5,028,533	360,266	517,652	5,906,451	62,731	1,359,373	624,895	773,739	2,758,007
1,602,001	115,994	194,274	1,912,269	10,032	514,975	242,159	285,102	1,042,236
,222,838	302,152	440,925	4,965,915	38,903	1,153,038	511,961	662,895	2,327,894
3,006,528	210,902	303,104	3,520,534	48,812	621,386	301,117	371,345	1,293,848
265	15	52	332	0	4,611	1,667	1,097	7,375
14.7	14.5	8.6	14.1	7.1	13.8	15.6	8.7	12.8
8.4	11.6	18.1	9.5	11.0	23.0	19.4	23.9	22.4
11.9	12.7	10.1	11.8	6.3	12.9	13.3	13.7	13.2
60.5	58.5	60.2	60.3	74.3	47.3	48.8	51.2	48.7
4.6	2.6	3.0	4.3	1.3	3.1	2.9	2.5	2.9
6.8	7.5	9.0	7.0	5.0	9.3	10.5	9.0	9.5
8.8	10.1	11.9	9.1	6.1	14.1	15.7	12.9	14.1
27	9	56	92	1	80	34	81	195

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	678,169	224,023	316,723	1,218,915	292
Currency and coin	55,733	22,969	57,001	135,703	27
Reserve with Federal Reserve banks (member banks)	172,201	67,019	0	239,220	0
Demand balances with banks in U.S. (except American branches of foreign banks)	112,826	44,927	230,741	388,494	265
Other balances with banks in United States	455	63	77	595	0
Balances with banks in foreign countries	1,666	851	0	2,517	0
Cash items in process of collection	335,288	88,194	28,904	452,386	0
INVESTMENT SECURITIES - TOTAL	988,641	384,186	1,455,600	2,828,427	1,435
U.S.Treasury securities	437,980	210,702	887,860	1,536,542	999
Securities of other U.S. Government agencies and corps	82,543	23,517	108,861	214,921	0
Obligations of States and subdivisions	453,410	144,048	430,136	1,027,594	310
Other securities	14,708	5,919	28,743	49,370	126
TRADING ACCOUNT SECURITIES	16,520	7,773	0	24,293	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	65,786	13,105	37,460	116,351	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,273,789	756,879	2,066,889	5,097,557	806
Real estate loans - total	782,368	263,470	960,403	2,006,241	439
Secured by farmland	37,832	18,806	140,825	197,463	291
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	36,115	9,831	23,472	69,418	0
Guaranteed by Veterans Administration	21,201	6,042	11,029	38,272	0
Not insured or guaranteed by FHA or VA	479,032	141,100	518,139	1,138,271	95
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	32	142	0	174	0
Not insured by FHA	16,203	3,571	9,935	29,709	9
Secured by other properties	191,953	83,978	257,003	532,934	44
Loans to domestic commercial and foreign banks	6,379	1,050	5,500	12,929	0
Loans to other financial institutions	81,908	43,295	38,080	163,283	0
Loans to brokers and dealers in securities	8,442	5,011	2,525	15,978	0
Other loans for purchasing or carrying securities	24,690	7,131	25,038	56,859	0
Loans to farmers (excluding loans on real estate)	55,187	20,181	180,110	255,478	88
Commercial and industrial loans (incl. open market paper)	692,468	237,564	396,166	1,326,198	86
Other loans to individuals - total	530,426	156,167	431,471	1,118,064	190
Passenger automobile instalment loans	183,894	63,809	171,866	419,569	95
Credit cards and related plans:					
Retail (charge account) credit card plans	15,517	0	1,984	17,501	0
Check credit and revolving credit plans	9,665	2,639	2,652	14,956	0
Other retail consumer instalment loans	47,349	9,671	39,454	96,474	0
Residential repair and modernization instalment loans	22,306	9,366	14,210	45,882	0
Other instalment loans for personal expenditures	48,238	15,384	60,250	123,872	20
Single-payment loans for personal expenditures	203,457	55,298	141,055	399,810	75
All other loans (including overdrafts)	91,921	23,010	27,596	142,527	3
TOTAL LOANS AND SECURITIES	3,344,736	1,161,943	3,559,949	8,066,628	2,241
Bank premises, furniture and fixtures, and other assets representing bank premises	62,132	35,080	62,384	159,596	80
Real estate owned other than bank premises	7,466	385	2,946	10,797	60
Investments in subsidiaries not consolidated	15	42	1	58	0
Customers' liabilities on acceptances outstanding	2,708	1,146	1,129	4,983	0
Other assets	44,148	10,259	15,364	69,771	50
TOTAL ASSETS	4,139,374	1,432,878	3,958,496	9,530,748	2,723

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

WYOMING				OTHER AREAS[5]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
73,432	15,939	16,089	105,460	2,218	226,621	16,055	244,894	76,375
7,327	1,320	1,978	10,625	1,447	31,710	4,172	37,329	6,462
21,951	6,920	0	28,871	0	0	4,004	4,004	0
33,928	7,242	13,153	54,323	0	69,915	6,670	76,585	43,483
0	0	0	0	0	15,533	51	15,584	10,389
0	0	0	0	0	12,264	22	12,286	0
10,226	457	958	11,641	771	97,199	1,136	99,106	16,041
154,196	29,830	31,445	215,471	0	221,256	34,283	255,539	215,642
87,787	18,492	20,838	127,117	0	104,685	8,812	113,497	84,737
7,632	410	1,776	9,818	0	34,564	0	34,564	54,800
57,002	10,754	8,808	76,564	0	81,083	25,331	106,414	68,287
1,775	174	23	1,972	0	924	140	1,064	7,818
0	0	0	0	0	10,540	0	10,540	0
2,525	800	2,550	5,875	0	0	8,000	8,000	0
296,784	58,871	64,315	419,970	52,775	1,406,901	137,310	1,596,986	306,616
66,751	12,417	17,958	97,126	11,354	521,905	91,835	625,094	34,927
3,597	1,936	3,193	8,726	0	16,358	0	16,358	7,384
12,590	1,302	3,456	17,348	2,336	182,146	11,819	196,301	3,071
3,945	125	1,308	5,378	0	20,893	94	20,987	49
17,685	4,990	3,700	26,375	7,016	150,847	51,743	209,606	17,397
0	1	0	1	0	12,293	0	12,293	0
650	108	174	932	0	22,101	0	22,101	0
28,284	3,955	6,127	38,366	2,002	117,267	28,179	147,448	7,026
350	0	0	350	0	2,829	0	2,829	0
2,079	57	486	2,622	132	34,647	0	34,779	40,462
2	0	57	59	0	0	0	0	0
3,293	339	1,103	4,735	70	2,282	0	2,352	0
59,540	24,041	17,497	101,078	6	12,005	0	12,011	185
92,180	12,324	13,180	117,684	14,815	524,296	29,103	568,214	188,385
70,619	9,413	13,674	93,706	26,002	291,447	15,338	332,787	32,652
26,111	4,469	5,416	35,996	13,787	46,519	4,758	65,064	14,975
29	0	0	29	0	0	0	0	0
1,501	0	0	1,501	0	283	0	283	0
9,696	1,336	2,112	13,144	3,705	15,901	895	20,501	935
2,028	103	326	2,457	361	35,060	899	36,320	1,146
12,694	900	1,562	15,156	8,134	152,940	8,609	169,683	5,973
18,560	2,605	4,258	25,423	15	40,744	177	40,936	9,623
1,970	280	360	2,610	396	17,490	1,034	18,920	10,005
453,505	89,501	98,310	641,316	52,775	1,638,697	179,593	1,871,065	522,258
11,822	752	1,822	14,396	403	39,575	2,231	42,209	1,802
411	53	153	617	52	1,906	77	2,035	7
55	0	0	55	0	544	0	544	0
0	0	0	0	0	1,357	208	1,565	1,833
4,378	181	292	4,851	10,588	231,323	214,688	456,599	119,639
543,603	106,426	116,666	766,695	66,036	2,140,023	412,852	2,618,911	721,914

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,056,944	1,064,049	3,330,336	7,451,329	1,256
Individuals, partnerships, and corporations - demand	1,285,059	410,690	1,106,012	2,801,761	418
Individuals, partnerships, and corporations - time	1,732,252	638,887	2,184,630	4,555,769	840
Savings deposits	769,287	324,163	900,662	1,994,112	172
Deposits accumulated for payment of personal loans	246	0	624	870	23
Other deposits of individuals, partnerships, and corps.	962,719	314,724	1,283,344	2,560,787	645
Certified and officers' checks, letters of credit, travelers' checks, etc	39,633	14,472	39,694	93,799	0
GOVERNMENT DEPOSITS - TOTAL	269,497	98,705	223,937	592,139	39
United States Government - demand	32,481	8,146	33,445	74,072	6
United States Government - time	576	183	261	1,020	0
States and subdivisions - demand	88,680	43,924	105,357	237,961	33
States and subdivisions - time	147,760	46,452	84,874	279,086	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	217,314	52,218	10,438	279,970	0
Commercial banks in the United States - demand	216,091	49,524	10,348	275,963	0
Commercial banks in the United States - time	881	44	90	1,015	0
Mutual savings banks in the United States - demand	342	2,650	0	2,992	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	29,515	642	1,442	31,599	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	6,500	0	1,442	7,942	0
Banks in foreign countries - demand	7,683	642	0	8,325	0
Banks in foreign countries - time	15,332	0	0	15,332	0
TOTAL DEPOSITS	3,573,270	1,215,614	3,566,153	8,355,037	1,297
Demand	1,669,969	530,048	1,294,856	3,494,873	457
Time	1,903,301	685,566	2,271,297	4,860,164	840
MISCELLANEOUS LIABILITIES - TOTAL	236,196	95,721	56,164	388,081	50
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	66,586	36,465	3,961	107,012	0
Other liabilities for borrowed money	11,006	16,186	5,012	32,204	0
Mortgage indebtedness	1,008	481	3,807	5,296	0
Acceptances outstanding	2,709	1,146	1,129	4,984	0
Other liabilities	154,887	41,443	42,255	238,585	50
TOTAL LIABILITIES	3,809,466	1,311,335	3,622,317	8,743,118	1,347
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	209	0	226	435	0
RESERVES ON LOANS AND SECURITIES - TOTAL	47,143	15,043	37,609	99,795	16
Reserve for bad debt losses on loans	46,309	14,912	36,619	97,840	16
Other reserves on loans	359	22	446	827	0
Reserves on securities	475	109	544	1,128	0
CAPITAL ACCOUNTS - TOTAL	282,556	106,500	298,344	687,400	1,360
Capital notes and debentures	3,882	10,300	8,081	22,263	0
Equity capital - total	278,674	96,200	290,263	665,137	1,360
Preferred stock	0	0	750	750	0
Common stock	85,599	23,920	80,889	190,408	384
Surplus	121,708	43,889	135,041	300,638	479
Undivided profits	62,849	26,568	68,618	158,035	481
Reserve for contingencies and other capital reserves	8,518	1,823	4,965	15,306	16
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,139,374	1,432,878	3,958,496	9,530,748	2,723
MEMORANDA					
Demand deposits adjusted[7]	1,086,109	384,184	1,222,159	2,692,452	451
Average of total deposits for the 15 calendar days ending with call date	3,626,724	1,207,035	3,543,677	8,377,436	1,314
Average of total loans for the 15 calendar days ending with call date	2,265,662	761,064	2,098,663	5,125,389	797
Unearned discount on instalment loans included in total capital accounts	3,188	757	2,875	6,820	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.4	15.6	8.0	12.8	10.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.6	16.3	25.2	18.4	36.7
Other securities	11.7	11.0	11.6	11.6	16.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.5	53.7	53.2	54.7	29.6
Other assets	2.8	3.3	2.1	2.6	7.0
Total capital accounts	6.8	7.4	7.5	7.2	49.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.3	10.7	10.8	10.1	95.0
NUMBER OF BANKS	120	47	435	602	4

ABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

WYOMING				OTHER AREAS[5]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
ATIONAL	STATE MEMBERS							
03,332	83,046	92,470	578,848	43,800	1,679,045	333,473	2,056,318	324,027
160,855	36,640	38,054	235,549	18,230	483,727	48,964	550,921	69,120
237,732	45,780	53,520	337,032	24,667	1,167,726	281,482	1,473,875	243,869
104,278	22,682	24,507	151,467	16,962	435,909	41,237	494,108	50,115
0	0	0	0	0	0	0	0	4,854
133,454	23,098	29,013	185,565	7,705	731,817	240,245	979,767	188,900
4,745	626	896	6,267	903	27,592	3,027	31,522	11,038
61,617	12,514	11,331	85,462	16,318	140,930	66,224	223,472	41,871
7,138	933	817	8,888	4,804	6,429	1,491	12,724	7,446
919	50	34	1,003	1,342	3,678	5,406	10,426	104
34,282	6,463	5,589	46,334	6,090	95,807	8,494	110,391	20,487
19,278	5,068	4,891	29,237	4,082	35,016	50,833	89,931	13,834
15,331	473	188	15,992	0	111,638	1,550	113,188	3,653
15,331	473	188	15,992	0	96,152	1,549	97,701	3,653
0	0	0	0	0	14,993	0	14,993	0
0	0	0	0	0	168	1	169	0
0	0	0	0	0	325	0	325	0
0	0	0	0	0	2,110	11	2,121	67
0	0	0	0	0	1	1	2	4
0	0	0	0	0	0	0	0	0
0	0	0	0	0	1,109	10	1,119	63
0	0	0	0	0	1,000	0	1,000	0
480,280	96,033	103,989	680,302	60,118	1,933,723	401,258	2,395,099	369,618
222,351	45,135	45,544	313,030	30,027	710,985	63,537	804,549	111,811
257,929	50,898	58,445	367,272	30,091	1,222,738	337,721	1,590,550	257,807
12,317	732	1,115	14,164	5,548	83,853	4,525	93,926	288,496
1,350	0	0	1,350	0	9,764	0	9,764	0
1,252	0	24	1,276	0	7,229	0	7,229	53,647
0	0	0	0	0	14,029	948	14,977	20
0	0	0	0	0	1,071	208	1,279	1,833
9,715	732	1,091	11,538	5,548	51,760	3,369	60,677	232,996
492,597	96,765	105,104	694,466	65,666	2,017,576	405,783	2,489,025	658,114
0	0	0	0	0	0	0	0	0
4,886	939	1,065	6,890	0	10,403	454	10,857	3,883
4,126	939	1,006	6,071	0	2,246	454	2,700	3,278
760	0	5	765	0	8,082	0	8,082	605
0	0	54	54	0	75	0	75	0
46,120	8,722	10,497	65,339	370	112,044	6,615	119,029	59,917
1,000	200	0	1,200	0	11,650	0	11,650	0
45,120	8,522	10,497	64,139	370	100,394	6,615	107,379	59,917
0	0	113	113	0	0	0	0	0
6,208	921	1,615	8,744	0	34,591	400	34,991	48,136
21,597	4,783	4,847	31,227	0	42,784	4,101	46,885	8,137
16,688	2,607	3,527	22,822	370	16,465	1,919	18,754	2,582
627	211	395	1,233	0	6,554	195	6,749	1,062
543,603	106,426	116,666	766,695	66,036	2,140,023	412,852	2,618,911	721,914
189,656	43,272	43,581	276,509	24,452	511,205	59,361	595,018	84,671
476,545	95,559	104,507	676,611	16,149	1,881,320	454,796	2,352,265	109,612
294,305	58,427	63,806	416,538	19,433	1,400,067	131,519	1,551,019	126,214
1,397	6	226	1,629	0	0	0	0	8,600,000
13.5	15.0	13.8	13.8	3.4	10.6	3.9	9.4	10.6
17.6	17.8	19.4	17.9	.0	6.5	2.1	5.7	19.3
10.8	10.3	7.6	10.2	.0	4.3	6.2	4.5	10.5
55.1	56.1	57.3	55.5	79.9	65.7	35.2	61.3	42.5
3.1	.9	1.9	2.6	16.7	12.8	52.6	19.2	17.1
8.5	8.2	9.0	8.5	.0	8.1	.8	19.4[5]	8.9
12.1	12.1	13.2	12.2	.0	10.1	.9	31.0[5]	11.5
40	13	17	70		8	1	9	12

ASSETS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETT
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	713,004	75,194	3,042	17,485	16,254	13
Currency and coin	128,286	13,923	345	3,238	3,184	3,
Demand balances with banks in the United States	432,727	40,243	2,076	12,035	11,243	5,53
Other balances with banks in the United States	73,380	1,869	150	363	10	1,59
Cash items in process of collection	78,611	19,159	471	1,849	1,817	2,48
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	2,635,085	200,898	25,563	84,942	110,908	150,42
Valuation reserves	12,774	1,326	720	4	1,097	1,25
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	2,647,859	202,224	26,283	84,946	112,005	151,67
Direct:						
Treasury bills	176,242	14,899	1,884	10,860	7,026	16,14
Treasury certificates of indebtedness	500	0	0	0	0	
Treasury notes maturing in 1 year or less	78,237	14,477	480	4,167	1,700	11,68
Treasury notes maturing after 1 year	728,138	70,719	9,186	23,075	5,705	67,77
United States nonmarketable bonds	23,963	1,640	0	199	4,951	
Other bonds maturing in 1 year or less	125,056	10,410	1,646	5,121	11,081	89
Other bonds maturing in 1 to 5 years	479,672	47,996	7,727	21,104	34,845	6,83
Other bonds maturing in 5 to 10 years	32,155	3,195	0	2,252	452	
Other bonds maturing after 10 years	786,272	31,948	419	15,559	46,222	18,16
Guaranteed obligations	217,624	6,940	4,941	2,609	23	30,17
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	182,450	9,416	1,742	7,383	7,348	80
Valuation reserves	5,725	237	93	2	301	23
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	188,175	9,653	1,835	7,385	7,649	1,04
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	7,575,065	472,202	6,684	122,178	127,337	277,96
Valuations reserves	22,757	1,132	46	1,049	2,107	9
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	7,597,822	473,334	6,730	123,227	129,444	278,05
Railroads	513,152	26,598	17	14,710	7,691	8,54
Utilities	3,629,935	208,838	94	58,015	58,618	141,06
Industrials	982,347	2,439	49	6,545	9,915	19,53
Securities of Federal agencies and corporations not guaranteed by U.S.	1,311,237	115,816	6,376	20,683	42,804	86,94
All other	1,161,151	119,643	194	23,274	10,416	21,96
CORPORATE STOCKS, NET - TOTAL	1,762,797	307,948	0	40,701	2,058	56,28
Valuations reserves	37,862	8,610	0	523	0	
CORPORATE STOCKS, GROSS - TOTAL	1,800,659	316,558	0	41,224	2,058	56,28
Bank	248,149	132,740	0	13,987	129	25,31
Other	1,552,510	183,818	0	27,237	1,929	30,96
TOTAL SECURITIES	12,155,397	990,464	33,989	255,204	247,651	485,47
LOANS AND DISCOUNTS, NET - TOTAL	49,707,935	4,082,997	68,993	615,496	616,120	1,504,75
Valuations reserves	121,788	1,767	1,260	570	2,987	
LOANS AND DISCOUNTS, GROSS - TOTAL	49,829,723	4,084,764	70,253	616,066	619,107	1,504,75
Real estate loans - total	48,321,900	3,868,106	67,444	574,130	522,607	1,471,46
Secured by farmland	110,578	5,505	4,471	1,082	605	
Secured by residential properties:						
Insured by FHA	14,674,504	644,058	2,972	158,549	169,765	434,32
Guaranteed by VA	11,032,381	478,353	2,206	131,758	116,045	410,08
Not insured or guaranteed by FHA or VA	16,555,195	2,174,673	44,704	201,189	212,125	461,13
Secured by other properties	5,949,242	565,517	13,091	81,552	24,067	165,91
Commercial and industrial loans (incl. open market paper)	271,705	21,880	241	2,491	2,078	
Loans to individuals for personal expenditures	931,561	143,874	1,716	28,806	86,251	32,58
All other loans (including overdrafts)	304,557	50,904	852	10,639	8,171	71
TOTAL LOANS AND SECURITIES	61,863,332	5,073,461	102,982	870,700	863,771	1,990,22
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	522,382	47,984	1,255	8,159	5,523	11,829
Bank premises	389,840	28,725	1,030	5,410	4,498	7,639
Furniture and fixtures	94,269	9,311	155	1,529	836	3,062
Real estate owned other than bank premises	38,273	9,948	70	1,220	189	1,128
MISCELLANEOUS ASSETS	645,873	24,091	356	1,452	46,980	9,544
TOTAL ASSETS	63,744,591	5,220,730	107,635	897,796	932,528	2,025,049

ASSETS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[22]
7,899	54,404	422,586	41,953	8,832	4,219	15,876	1,247	20,565
2,690	8,347	75,970	8,875	2,118	690	1,693	265	3,114
12,407	36,051	246,261	30,480	6,551	3,452	11,999	899	13,491
1,782	3,716	58,935	1,044	0	0	990	0	2,926
1,020	6,290	41,420	1,554	163	77	1,194	83	1,034
84,376	233,490	1,322,924	225,484	54,780	23,962	76,464	4,294	36,576
12	475	4,879	1,383	1,601	0	0	0	22
84,388	233,965	1,327,803	226,867	56,381	23,962	76,464	4,294	36,598
6,406	43,064	30,518	30,934	1,380	3,899	421	290	8,516
0	0	500	0	0	0	0	0	0
4,520	9,606	24,772	1,300	1,899	2,425	505	100	598
31,030	36,897	382,757	32,993	34,236	9,417	19,848	249	4,252
222	4,002	11,841	533	0	0	0	0	575
4,255	17,947	58,008	12,898	846	851	249	150	702
21,201	56,218	189,060	46,839	7,472	2,947	28,844	1,982	6,599
1,276	5,085	7,139	6,387	0	55	4,290	150	1,874
11,525	57,865	485,922	76,701	5,522	4,346	17,562	1,363	13,150
3,953	3,281	137,286	18,282	5,026	22	4,745	10	332
4,585	17,261	90,902	33,858	1,554	221	3,456	1,095	2,821
0	50	4,286	511	2	0	0	0	6
4,585	17,311	95,188	34,369	1,556	221	3,456	1,095	2,827
83,972	423,031	4,778,450	884,863	96,484	5,471	123,977	3,378	169,075
69	1,412	7,187	4,116	3,777	0	78	0	1,691
84,041	424,443	4,785,637	888,979	100,261	5,471	124,055	3,378	170,766
2,215	45,710	274,658	97,818	4,036	130	10,255	760	20,006
36,822	231,760	2,306,987	392,321	39,308	2,098	53,837	426	99,751
5,766	59,702	611,968	218,915	20,730	1,107	7,157	543	17,976
29,641	48,954	798,556	86,925	22,566	1,800	33,230	1,199	15,742
9,597	38,317	793,468	93,000	13,621	336	19,576	450	17,291
64,086	44,021	1,019,845	81,733	86,339	2,036	5,521	171	52,057
1,300	18	18,270	3,033	5,453	80	0	0	575
65,386	44,039	1,038,115	84,766	91,792	2,116	5,521	171	52,632
15,524	3,727	1,155	7,159	44,120	2,115	345	62	1,767
49,862	40,312	1,036,960	77,607	47,672	1	5,176	109	50,865
237,019	717,803	7,212,121	1,225,938	239,157	31,690	209,418	8,938	260,529
944,850	2,034,380	34,231,059	2,665,547	882,713	244,324	995,031	26,968	794,705
2,070	3,731	102,552	0	1,875	7	36	0	4,933
946,920	2,038,111	34,333,611	2,665,547	884,588	244,331	995,067	26,968	799,638
856,137	2,005,375	33,503,255	2,613,929	816,556	227,096	983,438	26,167	786,199
2,796	92	71,164	702	32	3,162	1,563	208	19,196
182,117	602,882	10,552,438	1,176,505	212,333	70,146	192,647	4,648	271,116
156,121	386,519	8,312,964	759,364	142,944	29,322	38,463	2,849	65,390
349,886	871,365	10,452,318	507,699	376,408	97,034	531,227	14,402	261,031
165,217	144,517	4,114,371	169,659	84,839	27,432	219,538	4,060	169,466
20,353	0	190,939	19,980	11,538	2,141	54	10	0
62,309	23,191	468,744	17,384	36,048	10,292	9,576	741	10,049
8,121	9,545	170,673	14,254	20,446	4,802	1,999	50	3,390
181,869	2,752,183	41,443,180	3,891,485	1,121,870	276,014	1,204,449	35,906	1,055,234
13,075	24,714	334,220	27,903	13,070	1,623	18,712	349	13,966
10,477	16,723	260,520	19,356	10,412	1,333	14,058	181	9,478
1,262	5,500	56,594	7,374	1,688	244	2,946	116	3,652
1,336	2,491	17,106	1,173	970	46	1,708	52	836
2,532	25,185	466,520	43,470	7,078	1,309	8,597	88	8,671
215,375	2,856,486	42,666,506	4,004,811	1,150,850	283,165	1,247,634	37,590	1,098,436

LIABILITIES AND SURPLUS ACCOUNTS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
DEPOSITS - TOTAL	58,288,940	4,740,682	99,145	812,029	849,345	1,852,[illegible]
Demand deposits of individuals, partnerships, and corps.	526,471	45,518	5,020	7,283	21,164	43,[illegible]
Time deposits of individuals, partnerships, and corps.	57,703,374	4,692,688	90,968	798,635	823,576	1,807,884
Other deposits (official checks, etc.)	22,679	292	518	357	4,453	428
States and subdivisions	27,766	1,576	2,502	5,662	40	144
United States Government	6,006	434	117	92	104	79
Interbank	2,644	174	20	0	8	2
TOTAL DEMAND DEPOSITS	557,106	46,413	7,013	7,717	25,761	43,978
TOTAL SAVINGS AND TIME DEPOSITS	57,731,834	4,694,269	92,132	804,312	823,584	1,808,025
MISCELLANEOUS LIABILITIES	848,640	42,731	95	4,412	13,252	19,609
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	59,137,580	4,783,413	99,240	816,441	862,597	1,871,612
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL[23]	4,607,011	437,317	8,395	81,355	69,931	153,437
Surplus	3,321,762	191,841	5,732	47,899	43,730	96,631
Undivided profits	882,797	158,499	1,625	30,219	26,201	49,345
Other segregations of surplus	402,452	86,977	1,038	3,237	0	7,461
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	63,744,591	5,220,730	107,635	897,796	932,528	2,025,049
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.1	1.4	2.8	1.9	1.7	.7
U.S. Government obligations, direct and guaranteed	4.1	3.8	23.7	9.5	11.9	7.4
Other securities	14.9	15.1	7.8	19.0	14.7	16.5
Loans and discounts	78.0	78.2	64.1	68.6	66.1	74.3
Other assets	1.8	1.4	1.5	1.1	5.6	1.1
Total surplus accounts	7.2	8.4	7.8	9.1	7.5	7.6
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	7.6	8.8	10.6	10.2	8.7	8.2
NUMBER OF BANKS	333	69	4	31	6	8

ABILITIES AND SURPLUS ACCOUNTS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

NEW MPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[22]
4,632	2,639,023	39,125,522	3,578,751	1,048,436	263,647	1,155,339	34,259	1,006,127
8,045	63,639	292,498	10,466	3,725	1,497	8,969	223	14,958
075,631	2,554,377	38,826,868	3,566,394	1,043,741	260,521	1,141,674	33,448	986,969
132	12,314	2,161	1,136	32	169	289	393	5
591	8,089	189	179	889	1,413	2,842	187	3,463
54	305	3,730	576	49	0	69	8	389
179	299	76	0	0	47	1,496	0	343
8,231	76,655	298,654	12,203	3,810	1,691	9,327	624	15,029
076,401	2,562,368	38,826,868	3,566,548	1,044,626	261,956	1,146,012	33,635	991,098
25,635	27,709	545,263	130,810	17,888	1,222	6,684	186	13,144
110,267	2,666,732	39,670,785	3,709,561	1,066,324	264,869	1,162,023	34,445	1,019,271
105,108	189,754	2,995,721	295,250	84,526	18,296	85,611	3,145	79,165
55,339	99,843	2,430,869	167,173	63,449	7,791	55,128	2,965	53,372
43,373	10,980	495,835	25,671	9,398	6,490	16,969	176	8,016
6,396	78,931	69,017	102,406	11,679	4,015	13,514	4	17,777
215,375	2,856,486	42,666,506	4,004,811	1,150,850	283,165	1,247,634	37,590	1,098,436
1.5	1.9	1.0	1.0	.8	1.5	1.3	3.3	1.9
6.9	8.2	3.1	5.6	4.8	8.5	6.1	11.4	3.3
12.6	17.0	13.8	25.0	16.0	2.7	10.7	12.4	20.4
77.7	71.2	80.2	66.6	76.7	86.3	79.8	71.7	72.3
1.3	1.7	1.9	1.8	1.8	1.0	2.2	1.2	2.1
8.6	6.6	7.0	7.4	7.3	6.5	6.9	8.4	7.2
9.4	7.4	7.3	7.9	7.8	7.2	7.4	9.8	7.6
32	21	124	7	7	6	7	3	8

ASSETS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969[24]
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	88,452,057	55,198	279,566	1,566,597	3,134,09[illegible]
Currency and coin	6,288,872	7,091	38,144	237,548	488,641
Reserve with Federal Reserve banks (member banks)	19,804,590	1,899	21,494	209,576	553,270
Demand balances with banks in U.S. (except American branches of foreign banks)	17,467,655	43,453	210,560	1,054,500	1,872,307
Other balances with banks in United States	265,144	1,656	3,109	11,451	27,214
Balances with banks in foreign countries	302,203	9	167	386	805
Cash items in process of collection	44,323,593	1,090	6,092	53,136	191,853
INVESTMENT SECURITIES - TOTAL	123,598,167	135,485	826,562	5,062,520	9,748,265
U.S. Treasury securities	53,196,944	82,929	565,949	3,095,813	5,210,788
Securities of other U.S. Government agencies and corps.	9,541,400	26,956	174,685	854,423	1,285,380
Obligations of States and subdivisions	58,493,523	15,272	76,011	1,051,255	3,113,952
Other securities	2,366,300	10,328	9,917	61,029	138,145
TRADING ACCOUNT SECURITIES	3,255,164	0	0	0	150
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	7,234,356	8,775	28,887	213,813	597,609
OTHER LOANS AND DISCOUNTS - TOTAL	279,011,168	168,286	1,031,933	6,734,106	13,854,269
Real estate loans - total	68,855,240	27,807	242,469	2,030,998	4,467,175
Secured by farmland	4,087,951	10,151	86,894	599,671	977,708
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,398,977	597	11,336	61,800	149,715
Guaranteed by Veterans Administration	2,740,294	31	1,562	12,829	44,156
Not insured or guaranteed by FHA or VA	30,299,470	13,941	112,866	1,042,066	2,374,562
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	592,692	27	138	997	2,825
Not insured by FHA	2,352,517	271	3,168	23,500	52,179
Secured by other properties	21,383,339	2,789	26,505	290,135	866,030
Loans to domestic commercial and foreign banks	2,589,654	471	883	9,086	23,403
Loans to other financial institutions	13,799,625	1,423	7,717	54,572	109,341
Loans to brokers and dealers in securities	5,305,827	1,577	739	7,847	29,586
Other loans for purchasing or carrying securities	4,214,490	779	6,657	41,867	134,678
Loans to farmers (excluding loans on real estate)	10,560,611	44,672	390,437	1,888,575	2,455,297
Commercial and industrial loans (incl. open market paper)	104,862,375	16,366	129,352	944,516	2,459,314
Other loans to individuals - total	61,792,709	70,148	243,003	1,689,518	4,001,341
Passenger automobile instalment loans	22,456,963	30,685	118,097	758,526	1,772,089
Credit cards and related plans:					
Retail (charge account) credit card plans	1,704,982	19	156	967	4,035
Check credit and revolving credit plans	993,681	0	59	1,618	4,640
Other retail consumer instalment loans	5,890,150	6,676	23,399	179,913	443,981
Residential repair and modernization instalment loans	3,616,751	2,822	7,686	59,887	172,533
Other instalment loans for personal expenditures	9,892,743	17,402	33,926	261,419	669,748
Single-payment loans for personal expenditures	17,237,439	12,544	59,680	427,188	934,315
All other loans (including overdrafts)	7,030,637	5,043	10,676	67,127	174,134
TOTAL LOANS AND SECURITIES	413,098,855	312,546	1,887,382	12,010,439	24,200,293
Bank premises, furniture and fixtures, and other assets representing bank premises	7,587,102	6,030	24,450	169,559	403,009
Real estate owned other than bank premises	349,520	3,465	1,339	8,215	22,063
Investments in subsidiaries not consolidated	512,869	3,199	101	136	1,695
Customers' liabilities on acceptances outstanding	3,175,878	0	30	272	15,014
Other assets	6,786,799	6,704	10,579	28,228	89,133
TOTAL ASSETS	519,963,080	387,142	2,203,447	13,783,446	27,865,297

SETS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

BANKS WITH DEPOSITS OF -					
MILLION TO MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
6,723	4,969,545	4,902,593	15,363,520	8,745,198	43,679,027
878,282	696,798	591,179	1,395,973	630,261	1,324,955
,217,413	1,147,106	1,144,673	3,726,982	2,108,365	9,673,812
,077,745	2,319,941	2,044,921	4,089,947	997,317	1,756,964
54,692	26,030	71,493	40,752	9,292	19,455
1,215	18,743	21,880	39,113	42,283	177,602
527,376	760,927	1,028,447	6,070,753	4,957,680	30,726,239
,364,819	13,034,656	11,418,539	24,255,988	10,552,189	31,199,144
,301,999	5,668,768	4,753,722	9,996,688	3,877,996	11,642,292
,973,678	1,443,453	1,066,174	1,479,897	421,136	815,618
,847,458	5,684,971	5,421,158	12,322,533	6,032,395	17,928,518
241,684	237,464	177,485	456,870	220,662	812,716
146	2,275	9,739	247,935	467,913	2,527,006
,095,606	782,535	610,582	973,161	659,789	2,263,599
,323,636	21,666,441	20,048,017	52,238,790	27,434,144	109,511,546
,759,190	7,144,314	6,600,196	14,683,579	6,378,341	18,521,171
,046,775	356,838	271,851	320,289	89,925	327,849
328,953	395,095	454,586	1,541,006	798,074	3,657,815
146,140	181,800	216,059	650,989	406,492	1,080,236
,841,490	3,780,111	3,136,088	6,001,121	2,417,146	6,580,079
9,112	5,997	8,024	99,285	185,247	281,040
139,790	157,368	176,939	519,529	195,013	1,084,760
,246,930	2,267,105	2,336,649	5,551,360	2,286,444	5,509,392
57,671	39,623	49,290	156,158	245,433	2,007,636
293,748	362,472	495,750	2,303,275	2,023,633	8,147,694
61,185	134,442	143,770	505,234	242,494	4,178,953
360,367	272,428	361,884	955,804	314,384	1,765,642
,278,017	738,048	399,148	833,354	221,609	1,311,454
,659,513	5,701,670	5,867,176	17,141,359	10,856,148	56,086,961
,500,449	6,999,701	5,832,384	14,161,307	6,218,079	14,076,779
,753,391	2,990,943	2,347,419	4,845,285	1,850,295	3,990,233
21,107	35,394	70,655	411,342	239,687	921,620
18,519	30,449	46,095	231,657	203,076	457,568
954,548	755,784	594,920	1,425,932	470,773	1,034,224
387,658	361,402	360,087	921,240	440,528	902,908
,451,264	1,201,275	960,942	2,414,934	876,411	2,005,422
,913,962	1,624,454	1,452,266	3,910,917	2,137,309	4,764,804
353,496	273,743	298,419	1,498,720	934,023	3,415,256
,784,207	35,485,907	32,086,877	77,715,874	39,114,035	145,501,295
793,601	687,019	618,695	1,589,931	785,806	2,509,002
46,126	39,866	33,806	67,249	43,922	83,469
2,918	3,892	1,174	12,514	33,089	454,151
5,824	30,385	64,333	190,836	150,544	2,718,640
234,849	323,212	448,803	950,694	582,587	4,112,010
,624,248	41,539,826	38,156,281	95,890,618	49,455,181	199,057,594

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLI TO 10 MILLI
BUSINESS AND PERSONAL DEPOSITS - TOTAL	356,676,525	211,395	1,671,747	10,862,604	22,11
Individuals, partnerships, and corporations - demand	163,633,228	134,437	878,202	4,835,032	9,348,9
Individuals, partnerships, and corporations - time	180,295,623	75,657	783,736	5,950,684	12,564,0
Savings deposits	95,111,724	26,806	259,269	2,306,166	5,720,2
Deposits accumulated for payment of personal loans	1,154,162	136	1,373	17,669	59,8
Other deposits of individuals, partnerships, and corps.	84,029,737	48,715	523,094	3,626,849	6,784,0
Certified and officers' checks, letters of credit, travelers' checks, etc	12,747,674	1,301	9,809	76,888	202,6
GOVERNMENT DEPOSITS - TOTAL	39,780,272	26,139	222,987	1,311,305	2,628,8
United States Government - demand	5,645,116	1,393	9,701	81,710	240,6
United States Government - time	353,413	15	234	4,821	9,4
States and subdivisions - demand	17,037,936	16,248	133,058	768,385	1,443,0
States and subdivisions - time	16,743,807	8,483	79,994	456,389	935,7
DOMESTIC INTERBANK DEPOSITS - TOTAL	23,574,255	1,531	8,566	41,094	113,5
Commercial banks in the United States - demand	21,739,474	1,514	7,666	34,244	89,9
Commercial banks in the United States - time	527,678	16	250	2,315	9,5
Mutual savings banks in the United States - demand	1,218,545	1	640	4,515	13,9
Mutual savings banks in the United States - time	88,558	0	10	20	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,000,462	251	1,713	858	8,0
Foreign governments, central banks, etc. - demand	877,892	251	104	784	2,9
Foreign governments, central banks, etc. - time	4,582,289	0	1,520	0	3,9
Banks in foreign countries - demand	2,258,669	0	89	74	1,1
Banks in foreign countries - time	281,612	0	0	0	
TOTAL DEPOSITS	428,031,514	239,316	1,905,013	12,215,861	24,866,06
Demand	225,158,534	155,145	1,039,269	5,801,632	11,343,22
Time	202,872,980	84,171	865,744	6,414,229	13,522,84
MISCELLANEOUS LIABILITIES - TOTAL	47,318,828	30,566	29,723	147,777	428,57
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	11,167,377	424	600	2,200	21,94
Other liabilities for borrowed money	3,643,169	15,962	4,762	21,633	31,79
Mortgage indebtedness	520,804	1,781	240	1,775	6,81
Acceptances outstanding	3,249,734	0	30	275	15,03
Other liabilities	28,737,744	12,399	24,091	121,894	352,98
TOTAL LIABILITIES	475,350,342	269,882	1,934,736	12,363,638	25,294,63
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	2,244	0	8	0	
RESERVES ON LOANS AND SECURITIES - TOTAL	5,609,410	1,126	11,333	95,436	225,39
Reserve for bad debt losses on loans	5,270,945	993	9,335	82,560	195,02
Other reserves on loans	113,457	38	1,258	6,893	15,77
Reserves on securities	225,008	95	740	5,983	14,59
CAPITAL ACCOUNTS - TOTAL	39,001,084	116,134	257,370	1,324,372	2,345,26
Capital notes and debentures	2,020,312	0	206	2,397	10,18
Equity capital - total	36,980,772	116,134	257,164	1,321,975	2,335,07
Preferred stock	103,384	0	40	392	1,17
Common stock	10,477,156	38,953	68,818	342,111	637,91
Surplus	17,072,397	40,947	99,695	502,587	908,56
Undivided profits	8,278,242	34,613	82,112	435,214	710,54
Reserve for contingencies and other capital reserves	1,049,593	1,621	6,499	41,671	76,88
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	519,963,080	387,142	2,203,447	13,783,446	27,865,29
MEMORANDA					
Demand deposits adjusted[7]	153,450,351	151,148	1,015,810	5,632,542	10,820,81
Average of total deposits for the 15 calendar days ending with call date	417,009,229	215,241	1,855,426	12,004,468	24,493,05
Average of total loans for the 15 calendar days ending with call date	278,197,266	117,201	1,024,818	6,707,847	13,884,30
Unearned discount on instalment loans included in total capital accounts	286,711	1,018	5,472	33,194	66,07
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.0	14.3	12.7	11.4	11.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.1	28.4	33.6	28.7	23.
Other securities	12.3	6.6	3.9	8.1	11.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.1	45.7	48.1	50.4	51.
Other assets	3.5	5.0	1.7	1.5	1.
Total capital accounts	7.5	30.0	11.7	9.6	8.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.3	46.6	19.0	14.5	12.
NUMBER OF BANKS	13,694	407	1,236	3,593	3,43

ABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

BANKS WITH DEPOSITS OF -					
0 MILLION TO 5 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
53,938	32,379,177	28,954,862	69,064,054	32,924,162	117,338,910
63,487	13,611,637	12,193,450	31,763,337	16,702,474	57,402,228
3,929,400	18,329,560	16,290,110	35,977,594	15,740,462	50,654,373
2,225,892	10,031,094	8,922,602	20,843,030	8,373,496	26,403,150
183,065	224,484	186,455	258,423	58,613	164,136
1,520,443	8,073,982	7,181,053	14,876,141	7,308,353	24,087,087
461,051	437,980	471,302	1,323,123	481,226	9,282,309
4,593,127	3,365,049	3,304,173	8,051,882	4,754,992	11,521,784
550,936	365,976	262,733	761,071	693,947	2,677,019
17,834	15,401	31,843	77,560	33,443	162,860
2,303,283	1,641,646	1,453,996	3,733,741	2,266,119	3,278,376
1,721,074	1,342,026	1,555,601	3,479,510	1,761,483	5,403,529
277,811	486,591	737,267	4,419,727	2,876,244	14,611,871
242,901	425,444	685,705	4,022,297	2,690,528	13,539,244
14,477	23,943	19,380	84,462	45,275	327,970
20,063	36,432	31,527	258,112	122,939	730,379
370	772	655	54,856	17,502	14,278
22,156	51,479	218,891	301,851	296,433	7,098,829
4,244	2,126	51,009	46,109	64,091	706,274
1,512	4,250	59,467	109,732	90,070	4,311,750
2,662	30,748	89,701	125,074	112,458	1,896,750
13,738	14,355	18,714	20,936	29,814	184,055
6,047,032	36,282,296	33,215,193	81,837,514	40,851,831	150,571,394
0,348,627	16,551,989	15,239,423	42,032,864	23,133,782	89,512,579
5,698,405	19,730,307	17,975,770	39,804,650	17,718,049	61,058,815
1,153,066	1,722,900	1,769,123	5,771,591	4,294,547	31,970,965
69,219	99,958	266,263	1,858,860	2,003,939	6,843,967
92,664	180,642	174,913	758,777	560,314	1,801,709
22,600	38,337	40,029	147,483	65,275	196,468
5,913	35,363	73,430	198,989	151,098	2,769,603
962,670	1,368,600	1,214,488	2,807,482	1,513,921	20,359,218
7,200,098	38,005,196	34,984,316	87,609,105	45,146,378	182,542,359
443	816	223	362	385	0
465,742	409,538	384,211	1,083,612	513,087	2,419,935
416,362	371,580	362,017	992,535	481,036	2,359,500
22,755	15,690	6,392	32,951	4,069	7,638
26,625	22,268	15,802	58,126	27,982	52,797
3,957,965	3,124,276	2,787,531	7,197,539	3,795,331	14,095,300
54,554	77,256	90,646	371,367	346,326	1,067,372
3,903,411	3,047,020	2,696,885	6,826,172	3,449,005	13,027,928
4,382	2,350	1,760	16,442	5,873	70,971
1,102,601	924,311	833,418	1,971,527	904,955	3,652,550
1,615,709	1,324,620	1,178,563	3,128,872	1,747,856	6,524,985
1,048,435	707,735	622,075	1,555,274	725,329	2,356,910
132,284	88,004	61,069	154,057	64,992	422,512
1,624,248	41,539,826	38,156,281	95,890,618	49,455,181	199,057,594
9,027,414	14,999,642	13,262,538	31,178,743	14,791,627	42,570,077
5,155,240	35,665,488	32,553,537	80,446,556	39,781,977	144,838,244
6,405,750	21,745,961	20,077,585	51,942,400	27,212,386	109,079,016
103,281	55,820	13,016	8,834	0	0
11.2	12.0	12.8	16.0	17.7	21.9
19.9	17.1	15.3	12.0	8.7	6.3
13.7	14.3	14.7	13.6	13.6	10.7
53.1	54.0	54.1	55.5	56.8	56.2
2.1	2.6	3.1	2.9	3.2	5.0
7.7	7.5	7.3	7.5	7.7	7.1
10.5	10.1	9.8	10.2	10.3	9.8
2,980	1,058	481	396	58	47

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	832,152	664	1,620	8,174	47,[illegible]
Currency and coin	156,199	150	340	1,236	8,957
Demand balances with banks in the United States	506,976	201	1,216	6,064	31,840
Other balances with banks in the United States	77,993	311	0	496	2,959
Cash items in process of collection	90,984	2	64	378	3,667
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	3,610,378	703	4,420	35,220	184,442
Valuation reserves	12,774	0	0	3	168
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	3,623,152	703	4,420	35,223	184,610
Direct:					
Treasury bills	266,330	147	1,194	4,918	20,443
Treasury certificates of indebtedness	3,542	0	0	0	0
Treasury notes maturing in 1 year or less	110,009	61	297	1,615	7,705
Treasury notes maturing after 1 year	1,033,538	44	904	9,052	45,379
United States nonmarketable bonds	25,790	0	0	0	1,786
Other bonds maturing in 1 year or less	163,311	80	343	2,386	12,389
Other bonds maturing in 1 to 5 years	672,697	321	1,437	9,730	52,623
Other bonds maturing in 5 to 10 years	66,368	50	25	1,307	6,168
Other bonds maturing after 10 years	916,858	0	45	4,559	24,377
Guaranteed obligations	364,709	0	175	1,656	13,740
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	189,893	50	147	1,246	7,988
Valuation reserves	5,725	0	0	0	150
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	195,618	50	147	1,246	8,138
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	8,795,085	1,678	4,990	32,955	284,489
Valuation reserves	22,834	0	14	29	528
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	8,817,919	1,678	5,004	32,984	285,017
Railroads	592,386	265	756	1,403	17,112
Utilities	4,231,003	1,284	2,660	17,892	149,222
Industrials	1,048,402	0	192	3,416	12,685
Securities of Federal agencies and corporations not guaranteed by U.S.	1,668,489	50	745	5,634	64,616
All other	1,277,639	79	651	4,639	41,382
CORPORATE STOCKS, NET - TOTAL	2,103,356	322	1,416	9,408	90,271
Valuation reserves	38,204	0	199	31	1,032
CORPORATE STOCKS, GROSS - TOTAL	2,141,560	322	1,615	9,439	91,303
Bank	474,659	151	642	6,011	39,116
Other	1,666,901	171	973	3,428	52,187
TOTAL SECURITIES	14,698,712	2,753	10,973	78,829	567,190
LOANS AND DISCOUNTS, NET - TOTAL	56,495,369	7,079	31,993	213,959	1,651,621
Valuation reserves	132,048	14	123	222	4,265
LOANS AND DISCOUNTS, GROSS - TOTAL	56,627,417	7,093	32,116	214,181	1,655,886
Real estate loans - total	54,843,569	6,780	29,296	201,184	1,566,253
Secured by farmland	116,753	37	798	1,825	9,362
Secured by residential properties:					
Insured by FHA	15,769,230	212	3,797	14,313	166,526
Guaranteed by VA	12,150,988	108	1,017	13,771	147,469
Not insured or guaranteed by FHA or VA	19,898,221	6,104	21,478	152,975	1,087,419
Secured by other properties	6,908,377	319	2,206	18,300	155,477
Commercial and industrial loans (incl. open market paper)	284,044	0	190	604	4,443
Loans to individuals for personal expenditures	1,168,666	146	2,614	10,394	70,039
All other loans (including overdrafts)	331,138	167	16	1,999	15,151
TOTAL LOANS AND SECURITIES	71,194,081	9,832	42,966	292,788	2,218,811
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	587,543	115	476	3,068	21,385
Bank premises	432,546	68	312	1,948	15,780
Furniture and fixtures	111,977	16	85	532	4,226
Real estate owned other than bank premises	43,020	31	79	588	1,379
MISCELLANEOUS ASSETS	686,227	180	51	626	6,120
TOTAL ASSETS	73,300,003	10,791	45,113	304,656	2,293,[illegible]

ETS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

	BANKS WITH DEPOSITS OF -				
MILLION TO LLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
76,407	116,807	269,956	178,178	132,923
13,772	21,038	56,144	35,157	19,405
51,916	68,027	147,118	107,731	92,863
4,227	13,833	29,729	12,703	13,735
6,492	13,909	36,965	22,587	6,920
76,798	551,223	1,176,425	774,834	506,313
898	975	7,836	2,205	689
77,696	552,198	1,184,261	777,039	507,002
39,494	47,520	95,259	37,223	20,132
3,042	0	500	0	0
9,961	26,703	35,876	19,799	7,992
16,506	166,711	316,773	254,681	123,488
494	9,476	9,002	0	5,032
19,896	25,896	64,352	24,323	13,646
83,642	131,471	174,383	145,900	73,190
21,034	9,361	21,736	2,748	3,939
55,823	94,857	337,185	205,372	194,640
27,804	40,203	129,195	86,993	64,943
13,760	25,005	48,781	43,076	49,840
236	65	1,345	1,510	2,419
13,996	25,070	50,126	44,586	52,259
49,671	899,796	2,897,196	2,097,224	2,127,086
691	2,410	12,280	2,956	3,926
50,362	902,206	2,909,476	2,100,180	2,131,012
35,643	52,298	211,814	181,366	91,729
04,515	436,311	1,491,829	965,405	961,885
17,611	57,227	293,815	234,541	428,915
17,279	232,173	610,528	361,874	275,590
75,314	124,197	301,490	356,994	372,893
51,245	278,204	687,207	502,066	383,217
2,219	3,144	14,440	6,793	10,346
53,464	281,348	701,647	508,859	393,563
81,067	124,499	164,476	54,239	4,458
72,397	156,849	537,171	454,620	389,105
91,474	1,754,228	4,809,609	3,417,200	3,066,456
052,722	5,694,426	18,569,920	14,387,236	12,886,413
5,801	11,365	36,373	35,742	38,143
058,523	5,705,791	18,606,293	14,422,978	12,924,556
903,205	5,454,494	17,921,149	14,101,754	12,659,454
8,922	11,260	3,034	81,515	0
411,568	973,738	5,116,462	4,618,216	4,464,398
395,972	803,025	4,096,991	3,098,132	3,594,503
748,181	2,958,345	6,626,984	4,287,314	3,009,421
338,562	708,126	2,077,678	2,016,577	1,591,132
8,223	20,943	126,412	60,624	62,605
123,507	201,196	409,531	201,854	149,385
23,588	29,158	149,201	58,746	53,112
044,196	7,448,654	23,379,529	17,804,436	15,952,869
34,757	57,679	177,246	162,248	130,569
25,489	41,439	126,165	113,186	108,159
6,595	11,844	38,385	30,812	19,482
2,673	4,396	12,696	18,250	2,928
12,965	40,393	240,820	183,043	202,029
8,325	7,663,533	24,067,551	18,327,905	16,418,390

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	BANKS WITH DEPOSITS OF -				
LIABILITIES	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MI
DEPOSITS - TOTAL	66,756,656	9,572	41,196	271,691	2,066,457
Demand deposits of individuals, partnerships, and corps.	570,635	318	147	913	21,399
Time deposits of individuals, partnerships, and corps.	66,125,568	9,072	40,764	268,823	2,039,378
Other deposits (official checks, etc.)	22,762	70	48	483	646
States and subdivisions	28,382	81	218	1,363	4,770
United States Government	6,665	1	4	54	153
Interbank	2,644	30	15	55	111
TOTAL DEMAND DEPOSITS	602,019	390	199	1,436	22,216
TOTAL SAVINGS AND TIME DEPOSITS	66,154,637	9,182	40,997	270,255	2,044,241
MISCELLANEOUS LIABILITIES	1,137,177	157	350	6,593	31,450
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	67,893,833	9,729	41,546	278,284	2,097,907
SURPLUS ACCOUNTS					
SURPLUS ACCOUNTS - TOTAL	5,406,170	1,062	3,567	26,372	195,832
Surplus	3,771,060	431	1,947	14,190	112,282
Undivided profits	1,145,666	230	1,375	9,937	62,521
Other segregations of surplus	489,444	401	245	2,245	21,029
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	73,300,003	10,791	45,113	304,656	2,293,739
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	1.1	6.2	3.6	2.7	2.1
U.S. Government obligations, direct and guaranteed	4.9	6.5	9.8	11.6	8.0
Other securities	15.1	19.0	14.5	14.3	16.7
Loans and discounts	77.1	65.6	70.9	70.2	72.0
Other assets	1.7	2.7	1.2	1.2	1.2
Total surplus accounts	7.4	9.8	7.9	8.7	8.5
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:					
Total surplus accounts	7.9	11.3	9.1	10.1	9.5
NUMBER OF BANKS	500	4	10	35	116

BILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1969
(Amounts in thousands of dollars)

	BANKS WITH DEPOSITS OF -				
	MILLION TO LION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
	5,560	6,900,536	22,016,058	16,734,798	14,970,788
	29,763	56,776	227,466	119,561	114,292
	07,808	6,832,533	21,762,909	16,609,902	14,854,379
	1,023	4,590	13,850	1,699	353
	6,406	5,495	7,725	2,233	91
	367	627	2,409	1,377	1,673
	193	515	1,699	26	0
	32,578	62,134	243,959	122,698	116,409
	12,982	6,838,402	21,772,099	16,612,100	14,854,379
	78,800	140,283	322,793	266,021	290,730
	24,360	7,040,819	22,338,851	17,000,819	15,261,518
	3,965	622,714	1,728,700	1,327,086	1,156,872
	06,896	366,915	1,170,636	994,977	902,786
	94,052	194,070	424,097	216,901	142,483
	3,017	61,729	133,967	115,208	111,603
	58,325	7,663,533	24,067,551	18,327,905	16,418,390
	1.8	1.5	1.1	1.0	.8
	9.0	7.2	4.9	4.2	3.1
	14.7	15.7	15.1	14.4	15.6
	73.2	74.3	77.2	78.5	78.5
	1.1	1.3	1.7	1.9	2.0
	8.3	8.1	7.2	7.2	7.0
	9.3	8.9	7.6	7.6	7.3
	106	99	97	24	9

Technical Notes

The Report of Condition used by the Federal bank supervisory agencies to obtain asset, liability, and capital account data from banks was revised in 1969. As a result, some items are not exactly comparable to those of previous years; other items are new and have no earlier counterparts. All such items are discussed in detail at the end of this section.

Beginning with the first call in 1969 every bank with total resources of $50 million or more was required to prepare its Report of Condition on an accrual basis. Prior to that call, Reports of Condition were allowed to be submitted on either a cash or an accrual basis, according to each bank's method of bookkeeping. Beginning with the first call in 1970 every bank with total resources of $25 million or more will also be required to prepare its Report of Condition on an accrual basis. Those commercial banks with total resources under $25 million, and hence not subject to full accrual requirements, are nonetheless required to report instalment loans on an accrual accounting basis or to disclose the amount of unearned income on instalment loans carried in the undivided profits or other capital accounts.

Commercial banks were also required, as of the first call of 1969, to prepare the Reports of Condition on a consolidated basis. This includes the bank's majority-owned bank premises subsidiaries, and other majority-owned significant domestic subsidiaries, including subsidiaries of subsidiaries that are significant to the parent bank. Other majority-owned significant subsidiaries are those meeting either of the following tests of relative significance: (1) any majority-owned subsidiary in which the bank's investment represents 5 percent or more of the equity capital accounts of the parent bank, or (2) any majority-owned subsidiary whose gross operating revenues amount to 5 percent or more of the gross operating revenue of the parent bank.

The number of banks, other than national, as shown in this report, by State may not always agree with the number of banks shown in reports published by the various State banking departments. For some States the figures presented here include a few institutions not tabulated as banks in the State reports; for other States some institutions which are tabulated as banks in the State reports are not included in this report. The line of demarcation between banks and other types of financial institutions is not always clear. In this report, provision of deposit facilities for the general public is the chief criterion. However, trust companies engaged in general fiduciary business, though not in deposit banking, are included. Credit unions and savings and loans are excluded, except in the case of a few which accept deposits under the terms of special charters.

Noninsured bank figures were obtained chiefly from State banking authorities. Those for which data are not available are: 2 for June 30, 1969; 2 for December 31, 1968; 2 for June 29, 1968; 3 for June 30, 1967; 8 for June 30, 1966; and 4 for June 30, 1965.

Additional explanatory notes concerning the number, assets, and liabilities of operating banks appear in the *Annual Report* of the Federal Deposit Insurance Corporation.

Definition of "Other Areas"

Pacific Islands		Consist of:
(U.S. Possessions)		
American Samoa		1 noninsured bank
Mariana Islands	(Guam)	4 insured branches of insured California bank, and 1 insured branch of insured Hawaii bank
Midway Islands	(Sand Island)	1 noninsured branch of insured Hawaii bank
Wake Island		1 noninsured branch of insured Hawaii bank
(Trust Territories)		
Caroline Islands:		
Palau Islands	(Koror Island)	1 noninsured branch of insured Hawaii bank
Ponape Island		1 noninsured branch of insured Hawaii bank
Truk Atoll	(Moen Island)	1 noninsured branch of insured California bank
Mariana Islands	(Saipan)	1 noninsured branch of insured California bank
Marshall Islands		
Kwajalein Atoll		3 noninsured branches of insured California bank

Panama Canal Zone (Balboa)	Consists of:
	2 noninsured branches of 2 national banks in New York

Puerto Rico	Includes:
	17 insured branches of 2 national banks in New York

Virgin Islands	Include:
	1 national bank, 3 insured branches of national bank in California, and 10 insured branches of 2 national banks in New York

Note: Data for branches above are not included in the figures for the States in which the parent banks are located.

New and Revised Asset Items

Investment securities - total—formerly shown net of reserves and included trading account securities.

Trading account securities—previously reported with other types of security investment accounts.

Other loans and discounts - total—now includes valuation reserves and excludes "Federal funds sold and securities purchased under agreements to resell." Earlier data have been revised to correspond.

Real estate loans secured by residential properties—now divided into two categories, those secured by 1- to 4-family and those secured by multifamily properties, for which there are no earlier comparable data. To allow some basis of comparison with earlier years, data for the sum of these groups appear in the 1- to 4-family category.

Total loans and securities—previously appeared as net amounts; now includes valuation reserves for both loans and securities. Earlier figures have been revised to include loan reserves, but no data are available prior to June 30, 1969, for security reserves.

Bank premises, furniture and fixtures, and other assets representing bank premises; and

Real estate owned other than bank premises—data for June 30, 1969, not comparable to data for prior dates, due to the elimination of investment in bank subsidiaries and the inclusion of the book value of bank premises.

Investments in subsidiaries not consolidated—formerly included in "Other securities."

New and Revised Liability Items

Deposits of individuals, partnerships, and corporations—demand and time deposits of savings and loan associations are no longer reported separately.

Mortgage indebtedness—formerly part of "Other liabilities." Now includes mortgage liabilities of consolidated subsidiaries.

Minority interest in consolidated subsidiaries—a new item for which data are not available prior to June 30, 1969.

Reserve for bad debt losses on loans; and

Other reserves on loans—data were previously classified as "Valuation reserves" and shown on the asset side as a deduction from "Loans and discounts, gross - total."

Reserves on securities—deducted from "Securities - total" prior to June 30, 1969, and not shown separately.

Average of total deposits for the 15 calendar days ending with call date; and

Average of total loans for the 15 calendar days ending with call date—with the exception of June 30, 1966, this information not available prior to June 30, 1969.

Unearned discount on instalment loans included in total capital accounts—not available prior to June 30, 1969.

Footnotes

1. Excludes 1 noninsured trust company in Massachusetts not engaged in deposit banking.

2. Includes asset and liability figures for 14 branches of foreign banks (tabulated as banks) licensed to do a deposit business in the State of New York. Capital is not allocated to these branches by the parent banks.

3. Data for branches of foreign banks referred to in the previous footnote have been excluded in computing this ratio for noninsured banks of deposit and in total columns.

4. Amounts shown as deposits are special accounts and uninvested trust funds, with the latter classified as demand deposits of individuals, partnerships, and corporations. Includes 1 trust company, a member of the Federal Reserve System.

5. For the definitions of "Other Areas" and the banks from them included in these tables, see the "Technical Notes." Only asset and liability data are included for branches of banks headquartered in one of the 50 States; because no capital is allocated to these branches, they are excluded from the computation of ratios of capital accounts to assets.

6. All mutual savings banks not insured by the FDIC are located in Massachusetts, with the exception of 2 banks in Maine. The latter have been combined with Massachusetts to avoid disclosure.

7. Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

8. Excluded from "Other securities" for June 30, 1966, are corporate stocks, other than Federal Reserve bank stock, of national banks; such data were reported with "Other assets."

9. For June 30, 1965, "Federal funds sold" were not reported separately; most of these were reported with "Loans to domestic commercial and foreign banks." Prior to June 30, 1967, "Securities purchased under agreements to resell" were reported with "Loans to domestic commercial and foreign banks" and "Other loans for purchasing or carrying securities."

10. For June 30, 1965-1967, loans extended under credit cards and related plans were distributed among the other instalment loan items.

11. Prior to June 30, 1967, these data were reported net of mortgages and other liens.

12. Before June 30, 1967, "Securities sold under agreements to repurchase" were reported with "Other liabilities for borrowed money."

13. These items are available only for June 30, 1966, and June 30, 1969.

14. Includes 1 member bank of the Federal Reserve System and 8 nonmembers.

15. Includes 2 member banks of the Federal Reserve System and 12 nonmembers.

16. Includes 1 member bank of the Federal Reserve System and 2 nonmembers.

17. Includes asset and liability data for 9 insured branches of 3 insured nonmember Puerto Rican banks.

18. Includes 2 member banks of the Federal Reserve System and 3 nonmembers.

19. Includes 1 member bank of the Federal Reserve System and 22 nonmembers.

20. Includes 1 member bank of the Federal Reserve System and 36 nonmembers.

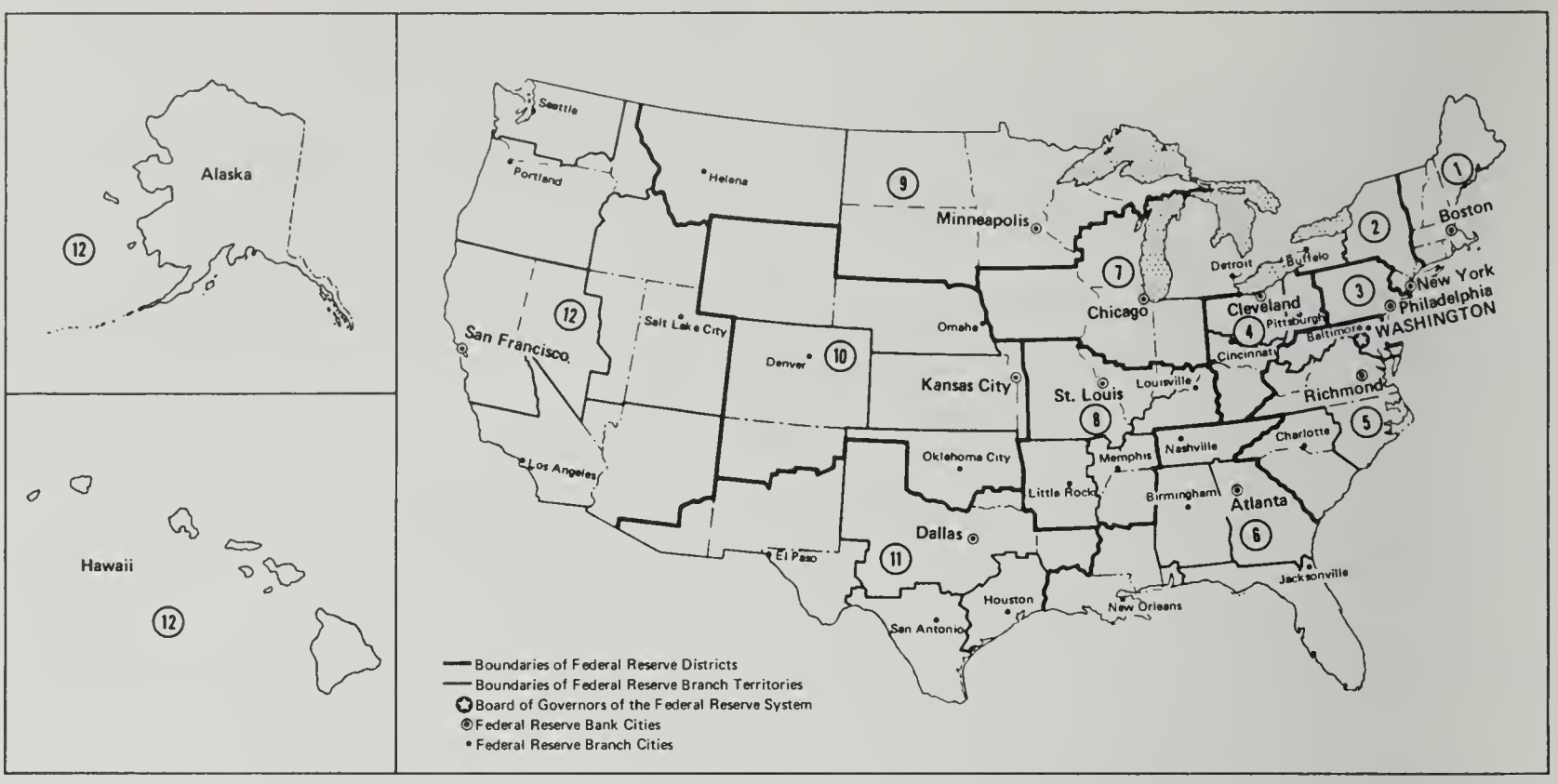
21. A segregation of loans and discounts is omitted in those States and areas where there are less than 3 noninsured banks.

22. Includes all of the following banks: 2 in Alaska, 2 in Delaware, 1 in Minnesota, 1 in Ohio, 1 in Oregon, and 1 in Puerto Rico.

23. Includes par value of debentures aggregating $3,666 of the following banks: 2 in Alaska, 1 in New Hampshire, 1 in New York, 1 in Washington, and 1 in Puerto Rico.

24. Data for branches in U.S. possessions and trust territories of banks headquartered in the U.S. are not included in this table.

FEDERAL RESERVE SYSTEM



FEDERAL RESERVE BANKS

Presidents and Addresses

Boston
Frank E. Morris
30 Pearl Street
Boston, Massachusetts 02106

New York
Alfred Hayes
33 Liberty Street
New York, New York 10045

Philadelphia
Karl R. Bopp
925 Chestnut Street
Philadelphia, Pennsylvania 19101

Cleveland
W. Braddock Hickman
1455 East Sixth Street
P.O. Box 6387
Cleveland, Ohio 44101

Richmond
Aubrey N. Heflin
100 North Ninth Street
Richmond, Virginia 23213

Atlanta
Monroe Kimbrel
104 Marietta Street, N.W.
Atlanta, Georgia 30303

Chicago
Charles J. Scanlon
230 South LaSalle Street
P.O. Box 834
Chicago, Illinois 60690

St. Louis
Darryl R. Francis
411 Locust Street
P.O. Box 442
St. Louis, Missouri 63166

Minneapolis
Hugh D. Galusha, Jr.
73 South Fifth Street
Minneapolis, Minnesota 55440

Kansas City
George H. Clay
925 Grand Avenue
Federal Reserve Station
Kansas City, Missouri 64198

Dallas
Philip E. Coldwell
400 South Akard Street
Station K
Dallas, Texas 75222

San Francisco
Eliot J. Swan
400 Sansome Street
San Francisco, California 94120

FEDERAL DEPOSIT INSURANCE CORPORATION REGIONAL OFFICES

Regional Directors and Addresses

Atlanta Lewis C. Beasley
Two Peachtree St., N.W., Suite 3030
Atlanta, Georgia 30303

Boston Mark J. Laverick
Two Center Plaza, Room 810
Boston, Massachusetts 02108

Chicago John J. Early
164 West Jackson Blvd., Rm. 1500
Chicago, Illinois 60604

Columbus William D. Allen
37 West Broad Street, Suite 600
Columbus, Ohio 43215

Dallas Quinton Thompson
300 North Ervay Street, Suite 3300
Dallas, Texas 75201

Kansas City Stanley Pugh
925 Grand Avenue, Room 1708
Kansas City, Missouri 64106

Madison Wallace A. Ryen
110 E. Main Street, Room 715
Madison, Wisconsin 53703

Memphis James W. Thompson
165 Madison Avenue, Suite 1010
Memphis, Tennessee 38103

Minneapolis Roger B. West
109 South 7th Street, Suite 710
Minneapolis, Minnesota 55402

New York Claude C. Phillippe
345 Park Avenue
New York, New York 10022

Philadelphia Charles E. Doster
630 Chestnut Street, Suite 972
Philadelphia, Pennsylvania 19106

Richmond Albert E. Clark
908 E. Main Street, Suite 435
Richmond, Virginia 23219

St. Louis John Stathos
1015 Locust Street, Room 420
St. Louis, Missouri 63101

San Francisco Walter W. Smith
44 Montgomery Street, Suite 3600
San Francisco, California 94104

COMPTROLLER OF THE CURRENCY REGIONAL OFFICES

Regional Administrators and Addresses

Boston John L. Donovan
J. F. Kennedy Fed. Bldg., Room 1600
Boston, Massachusetts 02203

New York Charles M. Van Horn
33 Liberty Street, Room 520
New York, New York 10005

Philadelphia R. Coleman Egertson
925 Chestnut Street
Philadelphia, Pennsylvania 19107

Cleveland John W. Shaffer, Jr.
One Erieview Plaza
Cleveland, Ohio 44114

Richmond Page D. Cranford
Federal Office Building
400 N. Eighth Street, Room 5215
Richmond, Virginia 23240

Atlanta Joseph M. Ream
1510 1st Nat'l. Bank Bldg.
Two Peachtree Street, N.W.
Atlanta, Georgia 30303

Chicago Joseph G. Lutz
164 West Jackson Blvd, Room 715
Chicago, Illinois 60604

Memphis William A. Robson
1st Nat'l. Bank Bldg.
165 Madison Avenue, Room 1900
Memphis, Tennessee 38103

Minneapolis Donald B. Smith
20 S. Washington Avenue, Room 525
Minneapolis, Minnesota 55440

Kansas City John R. Burt
911 Main Street, Suite 2616
Kansas City, Missouri 64105

Dallas Michael Doman
400 South Akard Street, Room 646
Station K
Dallas, Texas 75222

Denver John R. Thomas
1575 Sherman Street, Room 524
Denver, Colorado 80203

Portland Kenneth W. Leaf
813 Southwest Alder Street, Room 601
Portland, Oregon 97205

San Francisco Arnold E. Larsen
555 California Street, Suite 3939
San Francisco, California 94104

FDIC

FEDERAL DEPOSIT INSURANCE CORPORATION
550 17th Street, N.W., Washington, D.C. 20429

P-8020-21-69

332.1
F31ca
1969D

1969 REPORT OF INCOME

ASSETS AND LIABILITIES

COMMERCIAL AND MUTUAL SAVINGS BANKS

December 31, 1969

FEDERAL DEPOSIT INSURANCE CORPORATION

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

OFFICE OF THE COMPTROLLER OF THE CURRENCY

THE LIBRARY OF THE
AUG 1 8 1970
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

Publication and Distribution by FDIC

Contents

Assets, Liabilities, and Capital Accounts of All Commercial Banks and Nondeposit Trust Companies, by Insurance Status and Class of Bank, United States and Other Areas, December 31, 1969 2

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Insurance Status, United States and Other Areas, December 31, 1969 6

Assets, Liabilities, and Capital Accounts of All Commercial Banks, Selected Call Dates, United States and Other Areas, December 31, 1965, to December 31, 1969 8

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, Selected Call Dates, United States and Other Areas, December 31, 1965, to December 31, 1969 10

Assets, Liabilities, and Capital Accounts of Insured Commercial Banks, by Class of Bank, December 31, 1968, June 30, 1969, and December 31, 1969 12

Assets, Liabilities, and Capital Accounts of All Member Banks, by Class of Bank and Federal Reserve District, December 31, 1969 16

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Insurance Status and Class of Bank, by State and Other Areas, December 31, 1969 34

Assets, Liabilities, and Surplus Accounts of Insured Mutual Savings Banks, by State and Other Areas, December 31, 1969 102

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Size of Bank, United States and Other Areas, December 31, 1969 106

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Size of Bank, United States and Other Areas, December 31, 1969 110

Income of Insured Commercial Banks, by State and Other Areas, 1969 114

Income of Insured Mutual Savings Banks, by State and Other Areas, 1969 122

Technical Notes 124

Footnotes 127

Boundaries of Federal Reserve Districts and Their Branch Territories; Federal Reserve Banks; Federal Deposit Insurance Corporation Regional Offices; Comptroller of the Currency Regional Offices 128

NOTE: Because of revisions in the June 30, 1969, Report of Condition, statistics since that date are not precisely comparable to those in earlier periods. The items most concerned are: investment securities; trading account securities; other loans and discounts; real estate loans secured by residential properties; bank premises, furniture and fixtures, and other assets representing bank premises; real estate owned other than bank premises; investments in subsidiaries not consolidated; other liabilities; minority interest in consolidated subsidiaries; reserves on loans and securities; and unearned discount on instalment loans included in total capital accounts.

For a detailed description of the new and revised items, see the "Technical Notes."

ASSETS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1969
(Amounts in thousands of dollars)

ASSETS	UNITED STATES AND OTHER AREAS[5]					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL	STATE[1]	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	90,268,201	89,335,129	79,088,603	54,775,953	24,312,650	10,246,[illegible]
Currency and coin	7,383,124	7,346,973	5,690,944	4,305,068	1,385,876	1,656,[illegible]
Reserve with Federal Reserve banks (member banks)	21,452,826	21,452,826	21,452,826	16,224,774	5,228,052	0
Demand balances with banks in U.S. (except American branches of foreign banks)	20,157,862	19,389,950	11,796,479	9,402,859	2,393,620	7,593,471
Other balances with banks in United States	273,943	230,150	140,547	119,439	21,108	89,603
Balances with banks in foreign countries	381,128	320,921	287,244	167,261	119,983	33,677
Cash items in process of collection	40,619,318	40,594,309	39,720,563	24,556,552	15,164,011	873,746
SECURITIES - TOTAL	126,556,177	125,384,941	94,657,934	70,130,165	24,527,769	30,727,007
U.S. Treasury securities	54,957,364	54,529,716	39,846,069	29,588,921	10,257,148	14,683,647
Securities of other U.S. Government agencies and corps.	9,961,879	9,771,666	5,847,255	4,640,875	1,206,380	3,924,411
Obligations of States and subdivisions	59,367,334	58,943,820	47,253,889	34,536,260	12,717,629	11,689,931
Other securities	2,269,600	2,139,739	1,710,721	1,364,109	346,612	429,018
INVESTMENT SECURITIES - TOTAL	123,369,814	122,203,185	91,514,100	68,097,886	23,416,214	30,689,085
U.S. Treasury securities	53,689,937	53,262,588	38,602,065	28,818,837	9,783,228	14,660,523
Securities of other U.S. Government agencies and corps.	9,428,353	9,239,140	5,324,411	4,282,344	1,042,067	3,914,729
Obligations of States and subdivisions	57,993,813	57,572,607	45,887,755	33,642,283	12,245,472	11,684,852
Other securities	2,257,711	2,128,850	1,699,869	1,354,422	345,447	428,981
TRADING ACCOUNT SECURITIES - TOTAL	3,186,363	3,181,756	3,143,834	2,032,279	1,111,555	37,922
U.S. Treasury securities	1,267,427	1,267,128	1,244,004	770,084	473,920	23,124
Securities of other U.S. Government agencies and corps.	533,526	532,526	522,844	358,531	164,313	9,682
Obligations of States and subdivisions	1,373,521	1,371,213	1,366,134	893,977	472,157	5,079
Other securities	11,889	10,889	10,852	9,687	1,165	37
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	9,947,079	9,712,405	7,374,768	5,809,058	1,565,710	2,337,637
With domestic commercial banks	8,624,255	8,389,581	6,076,872	4,676,492	1,400,380	2,312,709
With brokers and dealers in securities	929,617	929,617	913,059	823,805	89,254	16,558
With others	393,207	393,207	384,837	308,761	76,076	8,370
OTHER LOANS AND DISCOUNTS - TOTAL	288,895,911	286,751,602	236,397,819	172,403,796	63,994,023	50,353,783
Real estate loans - total	70,705,002	70,325,953	53,484,342	40,822,855	12,661,487	16,841,611
Secured by farmland	4,018,711	3,992,931	2,006,820	1,590,718	416,102	1,986,111
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,395,468	7,262,023	6,388,479	5,318,611	1,069,868	873,544
Guaranteed by Veterans Administration	2,663,251	2,596,261	2,245,948	1,807,161	438,787	350,313
Not insured or guaranteed by FHA or VA	31,297,144	31,210,921	23,133,532	18,071,872	5,061,660	8,077,389
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	564,190	562,501	524,737	261,286	263,451	37,764
Not insured by FHA	2,652,699	2,647,857	2,167,945	1,337,081	830,864	479,912
Secured by other properties	22,113,539	22,053,459	17,016,881	12,436,126	4,580,755	5,036,578
Loans to domestic commercial and foreign banks	2,488,625	2,425,147	2,257,583	1,396,205	861,378	167,564
Loans to other financial institutions	15,145,288	14,938,963	14,040,627	9,211,876	4,828,751	898,336
Loans to brokers and dealers in securities	5,740,082	5,646,962	5,408,314	2,528,286	2,880,028	238,648
Other loans for purchasing or carrying securities	4,033,857	3,994,818	3,285,521	2,240,661	1,044,860	709,297
Loans to farmers (excluding loans on real estate)	10,338,594	10,323,657	6,187,398	5,143,046	1,044,352	4,136,259
Commercial and industrial loans (incl. open market paper)	109,364,020	108,393,788	96,470,162	68,580,743	27,889,419	11,923,626
Other loans to individuals - total	63,643,625	63,355,683	48,480,073	37,669,202	10,810,871	14,875,610
Passenger automobile instalment loans	22,806,154	22,706,108	16,459,165	13,342,228	3,116,937	6,246,943
Credit cards and related plans:						
Retail (charge account) credit card plans	2,639,497	2,639,497	2,429,559	1,959,465	470,094	209,938
Check credit and revolving credit plans	1,082,791	1,082,791	954,924	668,758	286,166	127,867
Other retail consumer instalment loans	6,295,554	6,269,924	4,530,075	3,678,726	851,349	1,739,849
Residential repair and modernization instalment loans	3,661,071	3,654,863	2,869,374	2,143,874	725,500	785,489
Other instalment loans for personal expenditures	10,013,977	9,936,340	7,361,204	5,646,761	1,714,443	2,575,136
Single-payment loans for personal expenditures	17,144,581	17,066,160	13,875,772	10,229,390	3,646,382	3,190,388
All other loans (including overdrafts)	7,436,818	7,346,631	6,783,799	4,810,922	1,972,877	562,832
TOTAL LOANS AND SECURITIES	425,399,167	421,848,948	338,430,521	248,343,019	90,087,502	83,418,427
Bank premises, furniture and fixtures, and other assets representing bank premises	8,110,427	8,070,059	6,579,946	5,067,455	1,512,491	1,490,113
Real estate owned other than bank premises	369,770	360,820	276,339	221,776	54,563	84,481
Investments in subsidiaries not consolidated	670,347	651,095	644,134	511,648	132,486	6,961
Customers' liability on acceptances outstanding	3,389,859	3,308,881	3,167,311	1,837,940	1,329,371	141,570
Other assets	7,471,969	7,139,779	6,533,845	4,744,307	1,789,538	605,93[illegible]
TOTAL ASSETS	535,679,740	530,714,711	434,720,699	315,502,098	119,218,601	95,994,012

UNITED STATES AND OTHER AREAS[5]			UNITED STATES			OTHER AREAS[5]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT[2]	NONDEPOSIT TRUST COMPANIES[4]	TOTAL	INSURED	NONINSURED	TOTAL	INSURED	NONINSURED
33,072	884,395	48,677	89,984,074	89,089,527	894,547	284,127	245,602	38,525
36,151	35,722	429	7,319,769	7,291,585	28,184	63,355	55,388	7,967
0	0	0	21,448,983	21,448,983	0	3,843	3,843	0
767,912	723,961	43,951	20,077,666	19,326,364	751,302	80,196	63,586	16,610
43,793	39,505	4,288	236,426	201,310	35,116	37,517	28,840	8,677
60,207	60,207	0	362,541	302,334	60,207	18,587	18,587	0
25,009	25,000	9	40,538,689	40,518,951	19,738	80,629	75,358	5,271
1,171,236	938,105	233,131	126,049,849	125,108,150	941,699	506,328	276,791	229,537
427,648	382,406	45,242	54,708,881	54,398,736	310,145	248,483	130,980	117,503
190,213	175,919	14,294	9,897,663	9,732,437	165,226	64,216	39,229	24,987
423,514	317,230	106,284	59,183,288	58,839,953	343,335	184,046	103,867	80,179
129,861	62,550	67,311	2,260,017	2,137,024	122,993	9,583	2,715	6,868
1,166,629	933,498	233,131	122,873,349	121,936,257	937,092	496,465	266,928	229,537
427,349	382,107	45,242	53,441,454	53,131,608	309,846	248,483	130,980	117,503
189,213	174,919	14,294	9,371,908	9,207,682	164,226	56,445	31,458	24,987
421,206	314,922	106,284	57,811,859	57,470,832	341,027	181,954	101,775	80,179
128,861	61,550	67,311	2,248,128	2,126,135	121,993	9,583	2,715	6,868
4,607	4,607	0	3,176,500	3,171,893	4,607	9,863	9,863	0
299	299	0	1,267,427	1,267,128	299	0	0	0
1,000	1,000	0	525,755	524,755	1,000	7,771	7,771	0
2,308	2,308	0	1,371,429	1,369,121	2,308	2,092	2,092	0
1,000	1,000	0	11,889	10,889	1,000	0	0	0
234,674	232,675	1,999	9,928,129	9,693,455	234,674	18,950	18,950	0
234,674	232,675	1,999	8,605,305	8,370,631	234,674	18,950	18,950	0
0	0	0	929,617	929,617	0	0	0	0
0	0	0	393,207	393,207	0	0	0	0
2,144,309	2,097,209	47,100	286,750,476	284,944,584	1,805,892	2,145,435	1,807,018	338,417
379,049	362,110	16,939	70,020,102	69,669,181	350,921	684,900	656,772	28,128
25,780	25,078	702	3,999,622	3,976,060	23,562	19,089	16,871	2,218
133,445	133,366	79	7,189,337	7,059,042	130,295	206,131	202,981	3,150
66,990	65,049	1,941	2,641,522	2,574,580	66,942	21,729	21,681	48
86,223	77,280	8,943	31,064,937	30,994,209	70,728	232,207	216,712	15,495
1,689	1,689	0	560,568	558,879	1,689	3,622	3,622	0
4,842	4,842	0	2,613,274	2,611,014	2,260	39,425	36,843	2,582
60,080	54,806	5,274	21,950,842	21,895,397	55,445	162,697	158,062	4,635
63,478	62,828	650	2,488,168	2,424,690	63,478	457	457	0
206,325	205,575	750	15,062,167	14,890,074	172,093	83,121	48,889	34,232
93,120	88,220	4,900	5,737,582	5,644,462	93,120	2,500	2,500	0
39,039	30,751	8,288	4,026,911	3,990,632	36,279	6,946	4,186	2,760
14,937	14,717	220	10,328,565	10,313,883	14,682	10,029	9,774	255
970,232	962,621	7,611	108,443,045	107,684,972	758,073	920,975	708,816	212,159
287,942	284,780	3,162	63,256,149	63,008,105	248,044	387,476	347,578	39,898
100,046	98,817	1,229	22,708,162	22,627,184	80,978	97,992	78,924	19,068
0	0	0	2,638,723	2,638,723	0	774	774	0
0	0	0	1,081,082	1,081,082	0	1,709	1,709	0
25,630	25,398	232	6,213,443	6,189,478	23,965	82,111	80,446	1,665
6,208	6,064	144	3,621,740	3,616,611	5,129	39,331	38,252	1,079
77,637	76,822	815	9,887,080	9,817,695	69,385	126,897	118,645	8,252
78,421	77,679	742	17,105,919	17,037,332	68,587	38,662	28,828	9,834
90,187	85,607	4,580	7,387,787	7,318,585	69,202	49,031	28,046	20,985
3,550,219	3,267,989	282,230	422,728,454	419,746,189	2,982,265	2,670,713	2,102,759	567,954
40,368	23,356	17,012	8,064,275	8,025,669	38,606	46,152	44,390	1,762
8,950	4,756	4,194	367,382	358,439	8,943	2,388	2,381	7
19,252	3,759	15,493	669,803	650,551	19,252	544	544	0
80,978	80,978	0	3,388,570	3,307,592	80,978	1,289	1,289	0
332,190	298,289	33,901	6,594,221	6,420,425	173,796	877,748	719,354	158,394
4,965,029	4,563,522	401,507	531,796,779	527,598,392	4,198,387	3,882,961	3,116,319	766,642

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	UNITED STATES AND OTHER AREAS[5]					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL	STATE[1]	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	368,193,312	365,934,821	290,925,554	215,377,163	75,548,391	75,009,267
Individuals, partnerships, and corporations - demand	179,219,467	178,185,683	145,432,955	105,918,310	39,514,645	32,752,7[illegible]
Individuals, partnerships, and corporations - time	177,028,567	176,240,900	135,001,529	104,181,501	30,820,028	41,239,3[illegible]
Savings deposits	94,098,303	93,796,302	73,277,659	56,350,958	16,926,701	20,518,64[illegible]
Deposits accumulated for payment of personal loans	1,136,018	1,129,305	875,886	688,085	187,801	253,419
Other deposits of individuals, partnerships, and corps.	81,794,246	81,315,293	60,847,984	47,142,458	13,705,526	20,467,309
Certified and officers' checks, letters of credit, travelers' checks, etc.	11,945,278	11,508,238	10,491,070	5,277,352	5,213,718	1,017,168
GOVERNMENT DEPOSITS - TOTAL	36,333,361	36,092,200	27,627,714	21,744,565	5,883,149	8,464,486
United States Government - demand	5,076,670	5,050,538	4,121,021	3,056,513	1,064,508	929,517
United States Government - time	223,577	222,560	194,587	118,758	75,829	27,973
States and subdivisions - demand	17,704,864	17,559,438	13,294,402	10,445,106	2,849,296	4,265,036
States and subdivisions - time	13,328,250	13,259,664	10,017,704	8,124,188	1,893,516	3,241,960
DOMESTIC INTERBANK DEPOSITS - TOTAL	25,055,649	24,858,037	23,827,985	15,124,690	8,703,295	1,030,052
Commercial banks in the United States - demand	23,453,874	23,394,428	22,472,139	14,539,116	7,933,023	922,289
Commercial banks in the United States - time	416,026	415,216	348,571	191,884	156,687	66,645
Mutual savings banks in the United States - demand	1,128,139	1,017,123	977,075	377,846	599,229	40,048
Mutual savings banks in the United States - time	57,610	31,270	30,200	15,844	14,356	1,070
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,407,036	10,104,607	9,907,129	5,597,373	4,309,756	197,478
Foreign governments, central banks, etc. - demand	992,577	940,239	910,612	457,876	452,736	29,627
Foreign governments, central banks, etc. - time	6,465,942	6,378,964	6,323,127	3,552,169	2,770,958	55,837
Banks in foreign countries - demand	2,624,537	2,475,098	2,402,263	1,393,440	1,008,823	72,835
Banks in foreign countries - time	323,980	310,306	271,127	193,888	77,239	39,179
TOTAL DEPOSITS	439,989,358	436,989,665	352,288,382	257,843,791	94,444,591	84,701,283
Demand	242,145,406	240,130,785	200,101,537	141,465,559	58,635,978	40,029,248
Time	197,843,952	196,858,880	152,186,845	116,378,232	35,808,613	44,672,035
MISCELLANEOUS LIABILITIES - TOTAL	49,326,984	47,966,725	45,118,418	30,618,355	14,500,063	2,848,307
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	14,730,800	14,684,700	14,275,695	9,997,514	4,278,181	409,005
Other liabilities for borrowed money	3,710,922	3,367,342	3,121,971	2,283,717	838,254	245,371
Mortgage indebtedness	603,447	601,562	478,077	350,451	127,626	123,485
Acceptances outstanding	3,485,840	3,387,309	3,245,328	1,880,445	1,364,883	141,981
Other liabilities	26,795,975	25,925,812	23,997,347	16,106,228	7,891,119	1,928,465
TOTAL LIABILITIES	489,316,342	484,956,390	397,406,800	288,462,146	108,944,654	87,549,590
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,883	3,295	835	827	8	2,460
RESERVES ON LOANS AND SECURITIES - TOTAL	6,194,152	6,178,797	5,259,153	3,784,928	1,474,225	919,644
Reserve for bad debt losses on loans	5,896,865	5,885,873	5,073,782	3,660,232	1,413,550	812,091
Other reserves on loans	109,904	108,824	55,030	37,878	17,152	53,794
Reserves on securities	187,383	184,100	130,341	86,818	43,523	53,759
CAPITAL ACCOUNTS - TOTAL	40,165,363	39,576,229	32,053,911	23,254,197	8,799,714	7,522,318
Capital notes and debentures	2,049,141	1,998,316	1,773,399	1,119,738	653,661	224,917
Equity capital - total	38,116,222	37,577,913	30,280,512	22,134,459	8,146,053	7,297,401
Preferred stock	107,673	103,416	95,040	62,453	32,587	8,376
Common stock	10,689,247	10,529,322	8,385,530	6,165,757	2,219,773	2,143,792
Surplus	17,621,043	17,460,832	14,384,752	10,488,372	3,896,380	3,076,080
Undivided profits	8,584,423	8,426,787	6,560,073	4,706,598	1,853,475	1,866,714
Reserve for contingencies and other capital reserves	1,113,836	1,057,556	855,117	711,279	143,838	202,439
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	535,679,740	530,714,711	434,720,699	315,502,098	119,218,601	95,994,012
MEMORANDA						
Demand deposits adjusted[7]	172,995,544	171,091,510	133,787,814	99,313,378	34,474,436	37,303,696
Average of total deposits for the 15 calendar days ending with call date	422,213,155	419,366,735	336,513,470	247,378,166	89,135,304	82,853,265
Average of total loans for the 15 calendar days ending with call date	278,857,509	276,787,168	226,084,407	161,582,702	64,501,705	50,702,761
Unearned discount on instalment loans included in total capital accounts	211,117	211,090	131,661	114,329	17,332	79,429
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	16.9	16.8	18.2	17.4	20.4	10.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.8	11.8	10.1	10.5	9.1	19.4
Other securities	11.8	11.8	11.7	11.7	11.5	12.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.8	55.9	56.1	56.5	55.0	54.9
Other assets	3.7	3.7	4.0	3.9	4.0	2.4
Total capital accounts[5]	7.5	7.5	7.4	7.4	7.4	7.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts[5]	10.3	10.2	10.1	10.0	10.3	10.6
NUMBER OF BANKS	13,681	13,473	5,870	4,669	1,201	7,603

UNITED STATES AND OTHER AREAS[5]			UNITED STATES			OTHER AREAS[5]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT[2]	NONDEPOSIT TRUST COMPANIES[4]	TOTAL	INSURED	NONINSURED	TOTAL	INSURED	NONINSURED
2,258,491	2,106,151	152,340	365,301,265	363,422,360	1,878,905	2,892,047	2,512,461	379,586
3,784	909,482	124,302	178,420,045	177,461,223	958,822	799,422	724,460	74,962
7,667	759,629	28,038	174,981,948	174,485,623	496,325	2,046,619	1,755,277	291,342
02,001	283,614	18,387	93,527,477	93,276,850	250,627	570,826	519,452	51,374
6,713	6,692	21	1,131,331	1,129,305	2,026	4,687	0	4,687
478,953	469,323	9,630	80,323,140	80,079,468	243,672	1,471,106	1,235,825	235,281
437,040	437,040	0	11,899,272	11,475,514	423,758	46,006	32,724	13,282
241,161	240,522	639	36,043,384	35,848,765	194,619	289,977	243,435	46,542
26,132	25,494	638	5,053,635	5,037,607	16,028	23,035	12,931	10,104
1,017	1,017	0	211,342	211,319	23	12,235	11,241	994
145,426	145,425	1	17,557,730	17,433,896	123,834	147,134	125,542	21,592
68,586	68,586	0	13,220,677	13,165,943	54,734	107,573	93,721	13,852
197,612	197,142	470	24,997,034	24,803,029	194,005	58,615	55,008	3,607
59,446	58,976	470	23,425,336	23,369,497	55,839	28,538	24,931	3,607
810	810	0	386,330	385,520	810	29,696	29,696	0
111,016	111,016	0	1,128,008	1,016,992	111,016	131	131	0
26,340	26,340	0	57,360	31,020	26,340	250	250	0
302,429	300,907	1,522	10,366,188	10,063,966	302,222	40,848	40,641	207
52,338	51,991	347	992,574	940,236	52,338	3	3	0
86,978	85,978	1,000	6,461,442	6,374,464	86,978	4,500	4,500	0
149,439	149,264	175	2,620,492	2,471,260	149,232	4,045	3,838	207
13,674	13,674	0	291,680	278,006	13,674	32,300	32,300	0
2,999,693	2,844,722	154,971	436,707,871	434,138,120	2,569,751	3,281,487	2,851,545	429,942
2,014,621	1,888,688	125,933	241,097,092	239,206,225	1,890,867	1,048,314	924,560	123,754
985,072	956,034	29,038	195,610,779	194,931,895	678,884	2,233,173	1,926,985	306,188
1,360,259	1,313,054	47,205	48,928,129	47,839,519	1,088,610	398,855	127,206	271,649
46,100	46,100	0	14,716,958	14,670,858	46,100	13,842	13,842	0
343,580	330,054	13,526	3,643,359	3,353,402	289,957	67,563	13,940	53,623
1,885	1,885	0	588,451	586,566	1,885	14,996	14,996	0
98,531	98,531	0	3,484,551	3,386,020	98,531	1,289	1,289	0
870,163	836,484	33,679	26,494,810	25,842,673	652,137	301,165	83,139	218,026
4,359,952	4,157,776	202,176	485,636,000	481,977,639	3,658,361	3,680,342	2,978,751	701,591
588	0	588	3,883	3,295	588	0	0	0
15,355	14,430	925	6,178,902	6,167,476	11,426	15,250	11,321	3,929
10,992	10,325	667	5,890,357	5,882,858	7,499	6,508	3,015	3,493
1,080	1,080	0	101,237	100,593	644	8,667	8,231	436
3,283	3,025	258	187,308	184,025	3,283	75	75	0
589,134	391,316	197,818	39,977,994	39,449,982	528,012	187,369	126,247	61,122
50,825	50,825	0	2,037,491	1,986,666	50,825	11,650	11,650	0
538,309	340,491	197,818	37,940,503	37,463,316	477,187	175,719	114,597	61,122
4,257	4,257	0	107,672	103,416	4,256	1	0	1
159,925	105,410	54,515	10,603,623	10,491,752	111,871	85,624	37,570	48,054
160,211	124,388	35,823	17,559,703	17,410,445	149,258	61,340	50,387	10,953
157,636	71,103	86,533	8,565,676	8,409,154	156,522	18,747	17,633	1,114
56,280	35,333	20,947	1,103,829	1,048,549	55,280	10,007	9,007	1,000
4,965,029	4,563,522	401,507	531,796,779	527,598,392	4,198,387	3,882,961	3,116,319	766,642
1,904,034	1,779,218	124,816	172,079,432	170,280,170	1,799,262	916,112	811,340	104,772
2,846,420	2,694,296	152,124	419,140,186	416,694,147	2,446,039	3,072,969	2,672,588	400,381
2,070,341	2,026,764	43,577	276,719,155	274,974,039	1,745,116	2,138,354	1,813,129	325,225
27	27	0	210,948	210,921	27	169	169	0
18.8	19.4	12.1	16.9	16.9	21.3	7.3	7.9	5.0
12.4	12.2	14.8	11.8	11.8	11.3	7.9	5.2	18.6
11.2	8.4	43.2	11.9	11.9	11.1	5.2	3.7	11.4
47.9	51.1	12.2	55.8	55.8	48.6	55.7	58.6	44.1
9.7	9.0	17.6	3.6	3.6	7.7	23.9	24.6	20.9
17.5[3]	12.9[3]	49.3	7.5	7.5	20.0	8.0	7.7	8.6
22.7[3]	16.7[3]	64.3	10.3	10.2	26.2	10.0	9.6	11.0
208	159	49	13,661	13,464	197	20	9	11

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

ASSETS	TOTAL	INSURED	NONINSURED[6]
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	890,947	780,079	110,868
Currency and coin	209,719	179,378	30,341
Demand balances with banks in the United States	557,371	499,506	57,865
Other balances with banks in the United States	55,535	42,964	12,571
Cash items in process of collection	68,322	58,231	10,091
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	3,230,410	2,445,609	784,801
Valuation reserves	13,004	13,004	0
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	3,243,414	2,458,613	784,801
Direct:			
Treasury bills	145,856	122,070	23,786
Treasury certificates of indebtedness	4,222	2,043	2,179
Treasury notes maturing in 1 year or less	224,100	158,515	65,585
Treasury notes maturing after 1 year	919,440	654,983	264,457
United States nonmarketable bonds	15,797	13,997	1,800
Other bonds maturing in 1 year or less	115,493	91,152	24,341
Other bonds maturing in 1 to 5 years	573,971	437,306	136,665
Other bonds maturing in 5 to 10 years	26,555	11,718	14,837
Other bonds maturing after 10 years	885,770	762,119	123,651
Guaranteed obligations	332,210	204,710	127,500
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	192,496	185,388	7,108
Valuation reserves	5,561	5,561	0
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	198,057	190,949	7,108
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	8,628,655	7,396,659	1,231,996
Valuation reserves	26,842	26,765	77
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	8,655,497	7,423,424	1,232,073
Railroads	583,508	512,297	71,211
Utilities	4,265,854	3,624,115	641,739
Industrials	1,019,117	953,590	65,527
Securities of Federal agencies and corporations not guaranteed by U.S.	1,475,696	1,149,455	326,241
All other	1,311,322	1,183,967	127,355
CORPORATE STOCKS, NET - TOTAL	2,174,927	1,815,921	359,006
Valuation reserves	38,015	37,918	97
CORPORATE STOCKS, GROSS - TOTAL	2,212,942	1,853,839	359,103
Bank	485,730	251,903	233,827
Other	1,727,212	1,601,936	125,276
TOTAL SECURITIES	14,226,488	11,843,577	2,382,911
LOANS AND DISCOUNTS, NET - TOTAL	57,948,031	50,828,568	7,119,463
Valuation reserves	130,189	120,928	9,261
LOANS AND DISCOUNTS, GROSS - TOTAL	58,078,220	50,949,496	7,128,724
Real estate loans - total	56,137,885	49,329,087	6,808,798
Secured by farmland	113,629	106,943	6,686
Secured by residential properties:			
Insured by FHA	15,862,120	14,742,577	1,119,543
Guaranteed by VA	12,165,969	11,030,456	1,135,513
Not insured or guaranteed by FHA or VA	20,654,641	17,193,309	3,461,332
Secured by other properties	7,341,526	6,255,802	1,085,724
Commercial and industrial loans (incl. open market paper)	217,850	206,348	11,502
Loans to individuals for personal expenditures	1,243,914	987,198	256,716
All other loans (including overdrafts)	478,571	426,863	51,708
TOTAL LOANS AND SECURITIES	72,174,519	62,672,145	9,502,374
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	610,920	544,666	66,254
Bank premises	444,671	400,375	44,296
Furniture and fixtures	114,939	96,684	18,255
Real estate owned other than bank premises	51,310	47,607	3,703
MISCELLANEOUS ASSETS	673,293	636,826	36,467
TOTAL ASSETS	74,349,679	64,633,716	9,715,963

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	TOTAL	INSURED	NONINSURED[6]
DEPOSITS - TOTAL	67,540,464	58,867,848	8,672,616
Demand deposits of individuals, partnerships, and corps.	527,043	503,982	23,061
Time deposits of individuals, partnerships, and corps.	66,951,492	58,303,307	8,648,185
Other deposits (official checks, etc.)	18,405	18,378	27
States and subdivisions	33,293	32,660	633
United States Government	7,921	7,213	708
Interbank	2,310	2,308	2
TOTAL DEMAND DEPOSITS	557,635	533,836	23,799
TOTAL SAVINGS AND TIME DEPOSITS	66,982,829	58,334,012	8,648,817
MISCELLANEOUS LIABILITIES	1,287,835	1,068,152	219,683
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	68,828,299	59,936,000	8,892,299
SURPLUS ACCOUNTS			
SURPLUS ACCOUNTS - TOTAL[21]	5,521,380	4,697,716	823,664
Surplus	3,777,347	3,317,372	459,975
Undivided profits	1,244,572	970,376	274,196
Other segregations of surplus	499,461	409,968	89,493
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	74,349,679	64,633,716	9,715,963
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	1.2	1.2	1.1
U.S. Government obligations, direct and guaranteed	4.3	3.8	8.1
Other securities	14.8	14.5	16.4
Loans and discounts	77.9	78.6	73.3
Other assets	1.7	1.8	1.1
Total surplus accounts	7.4	7.3	8.5
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:			
Total surplus accounts	7.9	7.7	9.3
NUMBER OF BANKS	497	331	166

ASSETS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, DECEMBER 31, 1965, TO DECEMBER 31, 1969
(Amounts in thousands of dollars)

ASSETS	DEC. 31 1965	DEC. 31 1966	DEC. 30 1967	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	61,042,575	69,294,117	78,154,481	84,004,881	88,530,372	90,268,201
Currency and coin	4,887,698	5,486,811	5,973,319	7,251,912	6,301,814	7,383,124
Reserve with Federal Reserve banks (member banks)	17,992,395	19,068,820	20,275,051	21,230,246	19,804,590	21,452,826
Demand balances with banks in U.S. (except American branches of foreign banks)	14,852,555	15,620,451	16,969,749	18,629,304	17,471,905	20,157,8[illegible]
Other balances with banks in United States	506,126	313,676	610,669	385,848	265,144	273,9[illegible]
Balances with banks in foreign countries	293,334	279,818	329,092	337,411	303,218	381,1[illegible]
Cash items in process of collection	22,510,467	28,524,541	33,996,601	36,170,160	44,383,701	40,619,318
INVESTMENT SECURITIES - TOTAL	104,645,467	105,229,480	124,332,114	136,455,855	123,655,598	123,369,814
U.S. Treasury securities	59,687,880	56,325,847	62,676,745	64,685,769	53,230,741	53,689,937
Securities of other U.S. Government agencies and corps.	4,624,862	6,091,003	9,051,177	10,267,943	9,551,400	9,428,353
Obligations of States and subdivisions	38,727,956	41,110,560	50,124,099	58,732,147	58,505,735	57,993,813
Other securities	1,604,769	1,702,070[8]	2,480,093	2,769,996	2,367,722	2,257,711
TRADING ACCOUNT SECURITIES					3,255,164	3,186,363
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL[9]	2,102,552	2,544,121	4,061,542	6,747,333	7,234,356	9,947,079
OTHER LOANS AND DISCOUNTS - TOTAL	204,735,405	222,021,594	239,343,286	266,595,576	279,677,006	288,895,911
Real estate loans - total	49,675,214	54,380,292	59,018,966	65,696,232	69,078,770	70,705,002
Secured by farmland	2,910,551	3,137,561	3,445,704	3,757,544	4,088,120	4,018,711
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,702,346	7,544,412	7,709,085	7,926,106	7,462,753	7,395,468
Guaranteed by Veterans Administration	2,687,718	2,599,070	2,696,358	2,707,611	2,743,349	2,663,251
Not insured or guaranteed by FHA or VA	21,997,366	24,732,998	27,236,623	30,799,644	30,376,548	31,297,144
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration					596,801	564,190
Not insured by FHA					2,352,517	2,652,699
Secured by other properties	14,377,233	16,366,251	17,931,196	20,505,327	21,458,682	22,113,539
Loans to domestic commercial and foreign banks	2,160,330	2,190,955	1,902,215	2,206,944	2,589,654	2,488,625
Loans to other financial institutions	13,329,369	13,340,438	12,593,389	13,784,510	13,820,812	15,145,288
Loans to brokers and dealers in securities	5,257,843	5,820,814	6,214,828	6,625,467	5,305,827	5,740,082
Other loans for purchasing or carrying securities	3,236,018	3,206,834	3,786,373	4,114,267	4,214,566	4,033,857
Loans to farmers (excluding loans on real estate)	8,224,989	8,569,466	9,281,477	9,732,847	10,564,457	10,338,594
Commercial and industrial loans (incl. open market paper)	71,898,025	81,083,594	88,979,351	98,970,808	105,159,324	109,364,020
Other loans to individuals - total	45,698,638	48,192,700	51,845,017	58,638,265	61,905,822	63,643,625
Passenger automobile instalment loans	17,196,322	18,341,378	18,936,938	21,252,654	22,495,867	22,806,154
Credit cards and related plans:[10]						
Retail (charge account) credit card plans			828,411	1,312,020	1,704,982	2,639,497
Check credit and revolving credit plans			521,913	798,145	993,681	1,082,791
Other retail consumer instalment loans	4,189,904	4,707,868	4,798,516	5,543,259	5,897,710	6,295,554
Residential repair and modernization instalment loans	3,131,202	3,220,285	3,357,417	3,500,481	3,625,376	3,661,071
Other instalment loans for personal expenditures	7,440,307	8,147,819	8,421,870	9,458,282	9,921,835	10,013,977
Single-payment loans for personal expenditures	13,740,903	13,775,350	14,979,952	16,773,424	17,266,371	17,144,581
All other loans (including overdrafts)	5,254,979	5,236,501	5,721,670	6,826,236	7,037,774	7,436,818
TOTAL LOANS AND SECURITIES	311,483,424	329,795,195	367,736,942	409,798,764	413,822,124	425,399,167
Bank premises, furniture and fixtures, and other assets representing bank premises[11]	5,187,819	5,662,489	6,039,127	6,687,845	7,596,930	8,110,427
Real estate owned other than bank premises			290,537	327,346	349,665	369,770
Investments in subsidiaries not consolidated					512,869	670,347
Customers' liabilities on acceptances outstanding	1,944,269	2,248,792	2,380,943	2,531,534	3,177,904	3,389,859
Other assets	3,263,934	3,861,151	4,745,416	6,513,544	7,252,499	7,471,969
TOTAL ASSETS	382,922,021	410,861,744	459,347,446	509,863,914	521,242,363	535,679,740

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1965, TO DECEMBER 31, 1969

(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	DEC. 31 1965	DEC. 31 1966	DEC. 30 1967	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
BUSINESS AND PERSONAL DEPOSITS - TOTAL	276,810,698	295,209,262	331,581,370	364,112,765	357,750,263	368,193,312
Individuals, partnerships, and corporations - demand	140,055,917	145,224,888	159,433,672	173,059,950	163,882,836	179,219,467
Individuals, partnerships, and corporations - time	130,754,219	142,904,064	163,432,828	181,321,502	181,108,271	177,028,567
Savings deposits	92,911,673	90,371,090	94,783,181	96,504,054	95,288,474	94,098,303
Deposits accumulated for payment of personal loans	1,079,923	1,226,340	1,288,286	1,219,630	1,154,439	1,136,018
Other deposits of individuals, partnerships, and corps.	36,762,623	51,306,634	67,361,361	83,597,818	84,665,358	81,794,246
Certified and officers' checks, letters of credit, travelers' checks, etc.	6,000,562	7,080,310	8,714,870	9,731,313	12,759,156	11,945,278
GOVERNMENT DEPOSITS - TOTAL	32,421,009	33,970,303	37,198,797	41,590,854	39,875,795	36,333,361
United States Government - demand	5,550,986	5,015,638	5,266,446	5,029,148	5,659,164	5,076,670
United States Government - time	284,610	261,653	288,853	378,874	361,960	223,577
States and subdivisions - demand	14,349,223	15,170,733	15,686,280	17,001,994	17,060,621	17,704,864
States and subdivisions - time	12,236,190	13,522,279	15,957,218	19,180,838	16,794,050	13,328,250
DOMESTIC INTERBANK DEPOSITS - TOTAL	17,539,847	18,567,907	20,868,083	23,452,731	23,647,036	25,055,649
Commercial banks in the United States - demand	15,825,229	16,985,760	18,828,695	21,472,627	21,812,205	23,453,874
Commercial banks in the United States - time	514,364	477,921	728,689	716,344	527,728	416,026
Mutual savings banks in the United States - demand	989,003	899,317	1,062,408	1,079,765	1,218,545	1,128,139
Mutual savings banks in the United States - time	211,251	204,909	248,291	183,995	88,558	57,610
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,007,904	7,380,229	8,556,201	8,332,452	8,004,027	10,407,036
Foreign governments, central banks, etc. - demand	921,633	895,088	906,371	902,059	877,934	992,577
Foreign governments, central banks, etc. - time	4,150,871	4,266,339	5,267,265	4,851,319	4,585,500	6,465,942
Banks in foreign countries - demand	1,632,562	1,904,262	2,030,106	2,247,061	2,258,981	2,624,537
Banks in foreign countries - time	302,838	314,540	352,459	332,013	281,612	323,980
TOTAL DEPOSITS	333,779,458	355,127,701	398,204,451	437,488,802	429,277,121	439,989,358
Demand	185,325,115	193,175,996	211,928,848	230,523,917	225,529,442	242,145,406
Time	148,454,343	161,951,705	186,275,603	206,964,885	203,747,679	197,843,952
MISCELLANEOUS LIABILITIES - TOTAL	14,728,525	19,204,781	21,870,225	29,986,478	47,351,317	49,326,984
Federal funds purchased (borrowed) and securities sold under agreements to repurchase[12]	2,440,413	2,825,088	4,991,456	7,472,000	11,167,377	14,730,800
Other liabilities for borrowed money[12]	2,057,996	2,080,128	847,541	1,491,553	3,643,169	3,710,922
Mortgage indebtedness					520,804	603,447
Acceptances outstanding	1,988,229	2,314,432	2,457,752	2,575,034	3,251,474	3,485,840
Other liabilities	8,241,887	11,985,133	13,573,476	18,447,891	28,768,493	26,795,975
TOTAL LIABILITIES	348,507,983	374,332,482	420,074,676	467,475,280	476,628,438	489,316,342
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES					2,244	3,883
RESERVES ON LOANS AND SECURITIES - TOTAL	4,022,793	4,346,582	4,744,763	5,226,897	5,609,896	6,194,152
Reserve for bad debt losses on loans	4,022,793	4,346,582	4,744,763	5,226,897	5,271,077	5,896,865
Other reserves on loans					113,801	109,904
Reserves on securities					225,018	187,383
CAPITAL ACCOUNTS - TOTAL	30,391,245	32,182,680	34,528,007	37,161,737	39,001,785	40,165,363
Capital notes and debentures	1,698,194	1,777,734	2,032,211	2,159,520	2,020,312	2,049,141
Equity capital - total	28,693,051	30,404,946	32,495,796	35,002,217	36,981,473	38,116,222
Preferred stock	43,058	65,104	92,050	94,917	103,384	107,673
Common stock	8,647,880	8,994,411	9,401,080	9,921,928	10,477,156	10,689,247
Surplus	13,643,617	14,177,817	15,172,077	16,371,220	17,072,397	17,621,043
Undivided profits	5,523,100	6,257,363	6,707,987	7,520,123	8,278,943	8,584,423
Reserve for contingencies and other capital reserves	835,396	910,251	1,122,602	1,094,029	1,049,593	1,113,836
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	382,922,021	410,861,744	459,347,446	509,863,914	521,242,363	535,679,740
MEMORANDA						
Demand deposits adjusted[7]	141,438,433	142,650,057	153,837,106	167,851,982	153,674,372	172,995,544
Average of total deposits for the 15 calendar days ending with call date					418,222,608	422,213,155
Average of total loans for the 15 calendar days ending with call date					278,816,163	278,857,509
Unearned discount on instalment loans included in total capital accounts					286,711	211,117
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	16.0	16.9	17.0	16.5	17.0	16.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	16.8	15.2	15.6	14.7	12.1	11.8
Other securities	10.5	10.4	11.5	12.1	12.3	11.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.0	54.6	53.0	53.6	55.0	55.8
Other assets	2.7	2.9	2.9	3.1	3.6	3.7
Total capital accounts	7.9	7.8	7.5	7.3	7.5	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	11.6	11.3	10.8	10.3	10.3	10.3
NUMBER OF BANKS	13,818	13,785	13,741	13,698	13,694	13,681

ASSETS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, DECEMBER 31, 1965, TO DECEMBER 31, 1969

(Amounts in thousands of dollars)

ASSETS	DEC. 31 1965	DEC. 31 1966	DEC. 30 1967	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL....	1,017,393	966,547	996,636	995,993	832,152	890,947
Currency and coin.....	168,496	173,128	181,750	195,235	156,199	209,719
Demand balances with banks in the United States.....	570,012	552,255	536,324	569,829	506,976	557,371
Other balances with banks in the United States.....	212,250	171,105	205,376	158,796	77,993	55,5[illegible]
Cash items in process of collection.....	66,635	70,059	73,186	72,133	90,984	68,[illegible]
U.S. GOVERNMENT DBLIGATIDNS, DIRECT AND GUARANTEED.....	5,469,763	4,753,052	4,279,839	3,818,859	3,610,378	3,230,410
DBLIGATIDNS OF STATES AND SUBDIVISIDNS	321,583	255,355	216,876	194,054	189,893	192,496
SECURITIES DF FEDERAL AGENCIES AND CDRPDRATIDNS, NDT GUARANTEED BY U.S.....	845,709	1,057,131	1,157,346	1,434,772	1,668,489	1,475,696
DTHER SECURITIES.....	4,334,046	4,660,669	6,987,999	8,654,576	9,229,952	9,327,886
TDTAL SECURITIES.....	10,971,101	10,726,207	12,642,060	14,102,261	14,698,712	14,226,488
LOANS AND DISCOUNTS, NET - TOTAL.....	45,289,332	48,298,604	51,592,635	54,804,913	56,495,369	57,948,031
Valuation reserves.....	222,560	152,037	136,893	132,657	132,048	130,189
LOANS AND DISCOUNTS, GROSS - TOTAL.....	45,511,892	48,450,641	51,729,528	54,937,570	56,627,417	58,078,220
Real estate loans - total.....	44,617,323	47,336,506	50,489,908	53,456,416	54,843,569	56,137,885
Secured by farmland.....	52,284	53,366	116,848	116,949	116,753	113,629
Secured by residential properties:						
Insured by FHA.....	13,790,933	14,499,576	15,073,547	15,568,549	15,769,230	15,862,120
Guaranteed by VA.....	11,407,649	11,470,832	11,794,675	12,032,698	12,150,988	12,165,969
Not insured or guaranteed by FHA or VA.....	14,897,231	16,271,742	17,771,794	19,146,423	19,898,221	20,654,641
Secured by other properties.....	4,469,226	5,040,990	5,733,044	6,591,797	6,908,377	7,[illegible]26
Commercial and industrial loans (incl. open market paper)	154,293	202,271	171,664	251,302	284,044	217,[illegible]0
Loans to individuals for personal expenditures.....	655,324	786,291	919,355	1,086,292	1,168,666	1,243,914
All other loans (including overdrafts).....	84,952	125,573	148,601	143,560	331,138	478,571
TOTAL LOANS AND SECURITIES.....	56,260,433	59,024,811	64,234,695	68,907,174	71,194,081	72,174,519
Bank premises.....	436,772	475,638	485,174	424,389	432,546	444,671
Furniture and fixtures.....				105,705	111,977	114,939
Real estate owned other than bank premises.....			38,442	41,502	43,020	51,310
Miscellaneous assets.....	505,372	543,669	610,816	675,980	686,227	673,293
TOTAL ASSETS.....	58,219,970	61,010,665	66,365,763	71,150,743	73,300,003	74,349,679

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1965, TO DECEMBER 31, 1969

(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	DEC. 31 1965	DEC. 31 1966	DEC. 30 1967	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
DEPOSITS - TOTAL	52,761,196	55,352,001	60,496,668	64,923,809	66,756,656	67,540,464
Demand deposits of individuals, partnerships, and corps.	352,911	385,592	432,105	484,404	570,635	527,043
Time deposits of individuals, partnerships, and corps.	52,356,100	54,909,462	60,005,403	64,380,503	66,125,568	66,951,492
Other deposits (official checks, etc.)	11,952	11,513	14,327	18,571	22,762	18,405
States and subdivisions	30,881	37,006	36,672	31,092	28,382	33,293
United States Government	7,965	7,098	6,899	6,961	6,665	7,921
Interbank	1,387	1,330	1,262	2,278	2,644	2,310
TOTAL DEMAND DEPOSITS	374,575	407,237	455,761	511,315	602,019	557,635
TOTAL SAVINGS AND TIME DEPOSITS	52,386,621	54,944,764	60,040,907	64,412,494	66,154,637	66,982,829
Miscellaneous liabilities	795,316	786,746	882,136	957,575	1,137,177	1,287,835
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	53,556,512	56,138,747	61,378,804	65,881,384	67,893,833	68,828,299
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL	4,663,458	4,871,918	4,986,959	5,269,359	5,406,170	5,521,380
Surplus	3,181,385	3,313,105	3,478,168	3,698,444	3,771,060	3,777,347
Undivided profits	1,090,963	1,084,483	1,041,109	1,113,191	1,145,666	1,244,572
Other segregations of surplus	391,110	474,330	467,682	457,724	489,444	499,461
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	58,219,970	61,010,665	66,365,763	71,150,743	73,300,003	74,349,679
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.7	1.6	1.5	1.4	1.1	1.2
U.S. Government obligations, direct and guaranteed	9.4	7.8	6.4	5.4	4.9	4.3
Other securities	9.5	9.8	12.6	14.5	15.1	14.8
Loans and discounts	77.8	79.1	77.7	77.0	77.1	77.9
Other assets	1.6	1.7	1.7	1.8	1.8	1.7
Total surplus accounts	8.0	8.0	7.5	7.4	7.4	7.4
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	9.0	8.8	8.2	7.9	7.9	7.9
NUMBER OF BANKS	506	506	503	501	500	497

ASSETS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1968, JUNE 30, 1969, AND DECEMBER 31, 1969

(Amounts in thousands of dollars)

ASSETS	ALL INSURED COMMERCIAL BANKS		
	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	83,269,951	87,555,701	89,335,129
Currency and coin	7,216,003	6,266,282	7,346,9[illegible]
Reserve with Federal Reserve banks (member banks)	21,230,246	19,804,590	21,452,8[illegible]
Demand balances with banks in U.S. (except American branches of foreign banks)	18,089,886	16,670,366	19,389,950
Other balances with banks in United States	334,917	200,062	230,150
Balances with banks in foreign countries	264,433	274,898	320,921
Cash items in process of collection	36,134,466	44,339,503	40,594,309
INVESTMENT SECURITIES - TOTAL	135,242,315	122,437,623	122,203,185
U.S. Treasury securities	64,171,324	52,825,316	53,262,588
Securities of other U.S. Government agencies and corps	10,081,641	9,310,940	9,239,140
Obligations of States and subdivisions	58,391,738	58,106,192	57,572,607
Other securities	2,597,612	2,195,175	2,128,850
TRADING ACCOUNT SECURITIES		3,248,729	3,181,756
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	6,526,458	7,075,357	9,712,405
OTHER LOANS AND DISCOUNTS - TOTAL	264,671,395	277,729,074	286,751,602
Real estate loans - total	65,332,745	68,728,760	70,325,953
Secured by farmland	3,735,180	4,061,452	3,992,931
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	7,809,567	7,360,009	7,262,023
Guaranteed by Veterans Administration	2,626,560	2,673,129	2,596,261
Not insured or guaranteed by FHA or VA	30,712,679	30,286,274	31,210,921
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration		594,641	562,501
Not insured by FHA		2,350,653	2,647,857
Secured by other properties	20,448,759	21,402,602	22,053,459
Loans to domestic commercial and foreign banks	2,145,604	2,543,555	2,425,147
Loans to other financial institutions	13,676,953	13,640,251	14,938,963
Loans to brokers and dealers in securities	6,409,302	5,179,540	5,646,962
Other loans for purchasing or carrying securities	4,068,900	4,170,027	3,994,818
Loans to farmers (excluding loans on real estate)	9,712,410	10,546,149	10,323,657
Commercial and industrial loans (incl. open market paper)	98,161,381	104,290,921	108,393,788
Other loans to individuals - total	58,414,799	61,669,768	63,355,683
Passenger automobile instalment loans	21,200,443	22,436,965	22,706,108
Credit cards and related plans:			
Retail (charge account) credit card plans	1,312,020	1,704,982	2,639,497
Check credit and revolving credit plans	798,115	993,681	1,082,791
Other retail consumer instalment loans	5,520,274	5,871,057	6,269,924
Residential repair and modernization instalment loans	3,494,813	3,619,121	3,654,863
Other instalment loans for personal expenditures	9,390,559	9,852,935	9,936,340
Single-payment loans for personal expenditures	16,698,575	17,191,027	17,066,160
All other loans (including overdrafts)	6,749,301	6,960,103	7,346,631
TOTAL LOANS AND SECURITIES	406,440,168	410,490,783	421,848,948
Bank premises, furniture and fixtures, and other assets representing bank premises	6,656,856	7,563,940	8,070,059
Real estate owned other than bank premises	323,257	344,481	360,820
Investments in subsidiaries not consolidated		509,227	651,095
Customers' liabilities on acceptances outstanding	2,472,778	3,100,687	3,308,881
Other assets	6,290,722	7,014,030	7,139,779
TOTAL ASSETS	505,453,732	516,578,849	530,714,711

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
DEC. 31 1968	JUNE 30 1969	DEC. 31 1969	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
50,995,100	52,344,448	54,775,953	22,802,583	26,343,997	24,312,650	9,472,268	8,867,256	10,246,526
4,212,260	3,638,199	4,305,068	1,435,494	1,200,097	1,385,876	1,568,249	1,427,986	1,656,029
5,462,496	14,653,252	16,224,774	5,767,750	5,151,338	5,228,052	-	-	0
8,733,886	8,084,076	9,402,859	2,357,088	2,192,625	2,393,620	6,998,912	6,393,665	7,593,471
162,573	84,913	119,439	26,379	15,840	21,108	145,965	99,309	89,603
140,306	143,309	167,261	111,399	105,096	119,983	12,728	26,493	33,677
22,283,579	25,740,699	24,556,552	13,104,473	17,679,001	15,164,011	746,414	919,803	873,746
76,881,103	69,175,198	68,097,886	27,918,297	23,403,346	23,416,214	30,442,915	29,859,079	30,689,085
35,299,934	28,867,721	28,818,837	12,572,811	9,531,648	9,783,228	16,298,579	14,425,947	14,660,523
5,160,752	4,549,752	4,282,344	1,116,247	967,327	1,042,067	3,804,642	3,793,861	3,914,729
34,713,361	34,336,301	33,642,283	13,715,945	12,552,025	12,245,472	9,962,432	11,217,866	11,684,852
1,707,056	1,421,424	1,354,422	513,294	352,346	345,447	377,262	421,405	428,981
	2,266,152	2,032,279		935,780	1,111,555		46,797	37,922
4,396,683	4,070,217	5,809,058	1,154,253	1,381,367	1,565,710	975,522	1,623,773	2,337,637
158,568,788	167,434,419	172,403,796	62,134,378	62,625,666	63,994,023	43,968,229	47,668,989	50,353,783
37,904,481	39,930,182	40,822,855	12,757,814	12,880,887	12,661,487	14,670,450	15,917,691	16,841,611
1,442,441	1,612,492	1,590,718	460,541	489,233	416,102	1,832,198	1,959,727	1,986,111
5,455,024	5,289,824	5,318,611	1,526,810	1,219,506	1,069,868	827,733	850,679	873,544
1,754,804	1,788,085	1,807,161	536,611	536,267	438,787	335,145	348,777	350,313
17,787,755	17,596,617	18,071,872	5,570,721	5,029,139	5,061,660	7,354,203	7,660,518	8,077,389
	269,462	261,286		295,484	263,451		29,695	37,764
	1,182,647	1,337,081		733,330	830,864		434,676	479,912
11,464,457	12,191,055	12,436,126	4,663,131	4,577,928	4,580,755	4,321,171	4,633,619	5,036,578
1,212,969	1,451,574	1,396,205	799,183	934,391	861,378	133,452	157,590	167,564
8,576,952	8,604,674	9,211,876	4,238,834	4,236,724	4,828,751	861,167	798,853	898,336
2,893,436	2,224,417	2,528,286	3,280,545	2,771,688	2,880,028	235,321	183,435	238,648
2,118,565	2,204,850	2,240,661	1,263,560	1,268,030	1,044,860	686,775	697,147	709,297
4,871,378	5,268,300	5,143,046	1,052,203	1,083,592	1,044,352	3,788,829	4,194,257	4,136,259
62,103,710	66,527,096	68,580,743	25,883,635	26,675,650	27,889,419	10,174,036	11,088,175	11,923,626
34,391,121	36,641,461	37,669,202	11,082,473	10,915,214	10,810,871	12,941,205	14,113,093	14,875,610
12,283,158	13,122,037	13,342,228	3,375,659	3,325,958	3,116,937	5,541,626	5,988,970	6,246,943
1,017,622	1,316,655	1,959,465	211,668	274,883	470,094	82,730	113,444	209,938
500,622	643,112	668,758	229,416	255,952	286,166	68,077	94,617	127,867
3,244,738	3,474,879	3,678,726	871,555	832,037	851,349	1,403,981	1,564,141	1,739,849
2,058,216	2,126,894	2,143,874	742,657	734,873	725,500	693,940	757,354	785,489
5,239,267	5,530,121	5,646,761	1,820,355	1,781,358	1,714,443	2,330,937	2,541,456	2,575,136
10,047,498	10,427,763	10,229,390	3,831,163	3,710,153	3,646,382	2,819,914	3,053,111	3,190,388
4,496,176	4,581,865	4,810,922	1,776,131	1,859,490	1,972,877	476,994	518,748	562,832
239,846,574	242,945,986	248,343,019	91,206,928	88,346,159	90,087,502	75,386,666	79,198,638	83,418,427
4,174,299	4,753,183	5,067,455	1,323,033	1,441,995	1,512,491	1,159,524	1,368,762	1,490,113
196,954	207,799	221,776	53,648	56,049	54,563	72,655	80,633	84,481
	389,582	511,648		110,745	132,486		8,900	6,961
1,275,638	1,687,715	1,837,940	1,093,587	1,283,524	1,329,371	103,553	129,448	141,570
4,125,344	4,690,214	4,744,307	1,716,591	1,775,757	1,789,538	448,787	548,059	605,934
300,613,909	307,018,927	315,502,098	118,196,370	119,358,226	119,218,601	86,643,453	90,201,696	95,994,012

LIABILITIES AND CAPITAL ACCOUNTS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1968, JUNE 30, 1969, AND DECEMBER 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL INSURED COMMERCIAL BANKS		
	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
BUSINESS AND PERSONAL DEPOSITS - TOTAL	361,993,247	355,582,619	365,934,821
Individuals, partnerships, and corporations - demand	172,006,973	162,900,158	178,185,68[illegible]
Individuals, partnerships, and corporations - time	180,506,278	180,273,337	176,240,90[illegible]
Savings deposits	96,166,256	94,977,150	93,796,30[illegible]
Deposits accumulated for payment of personal loans	1,215,522	1,149,195	1,129,305
Other deposits of individuals, partnerships, and corps.	83,124,500	84,146,992	81,315,293
Certified and officers' checks, letters of credit, travelers' checks, etc	9,479,996	12,409,124	11,508,238
GOVERNMENT DEPOSITS - TOTAL	41,385,278	39,651,012	36,092,200
United States Government - demand	5,012,445	5,636,323	5,050,538
United States Government - time	376,629	361,839	222,560
States and subdivisions - demand	16,881,042	16,929,297	17,559,438
States and subdivisions - time	19,115,162	16,723,553	13,259,664
DOMESTIC INTERBANK DEPOSITS - TOTAL	23,221,458	23,415,718	24,858,037
Commercial banks in the United States - demand	21,424,784	21,763,085	23,394,428
Commercial banks in the United States - time	714,271	525,653	415,216
Mutual savings banks in the United States - demand	933,799	1,089,803	1,017,123
Mutual savings banks in the United States - time	148,604	37,177	31,270
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,051,716	7,702,356	10,104,607
Foreign governments, central banks, etc. - demand	866,885	810,839	940,239
Foreign governments, central banks, etc. - time	4,752,732	4,502,679	6,378,964
Banks in foreign countries - demand	2,118,758	2,135,052	2,475,098
Banks in foreign countries - time	313,341	253,786	310,306
TOTAL DEPOSITS	434,651,699	426,351,705	436,989,665
Demand	228,724,682	223,673,681	240,130,785
Time	205,927,017	202,678,024	196,858,880
MISCELLANEOUS LIABILITIES - TOTAL	28,958,217	46,188,391	47,966,725
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	7,468,200	11,152,703	14,684,700
Other liabilities for borrowed money	1,214,440	3,314,109	3,367,342
Mortgage indebtedness		518,945	601,562
Acceptances outstanding	2,508,707	3,156,074	3,387,309
Other liabilities	17,766,870	28,046,560	25,925,812
TOTAL LIABILITIES	463,609,916	472,540,096	484,956,390
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		2,244	3,295
RESERVES ON LOANS AND SECURITIES - TOTAL	5,215,817	5,596,156	6,178,797
Reserve for bad debt losses on loans	5,215,817	5,261,227	5,885,873
Other reserves on loans		112,601	108,824
Reserves on securities		222,328	184,100
CAPITAL ACCOUNTS - TOTAL	36,627,999	38,440,353	39,576,229
Capital notes and debentures	2,110,137	1,973,829	1,998,316
Equity capital - total	34,517,862	36,469,524	37,577,913
Preferred stock	90,686	99,153	103,416
Common stock	9,772,605	10,322,223	10,529,322
Surplus	16,173,907	16,868,516	17,460,832
Undivided profits	7,419,669	8,164,335	8,426,787
Reserve for contingencies and other capital reserves	1,060,995	1,015,297	1,057,556
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	505,453,732	516,578,849	530,714,711
MEMORANDA			
Demand deposits adjusted[7]	166,152,987	151,934,770	171,091,510
Average of total deposits for the 15 calendar days ending with call date[13]		416,218,940	419,366,735
Average of total loans for the 15 calendar days ending with call date[13]		277,240,995	276,787,168
Unearned discount on instalment loans included in total capital accounts		5,382,512	211,090
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	16.5	17.0	16.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.7	12.0	11.8
Other securities	12.1	12.3	11.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.6	55.1	55.9
Other assets	3.1	3.6	3.7
Total capital accounts	7.2	7.4	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:			
Total capital accounts	10.2	10.2	10.2
NUMBER OF BANKS	13,488	13,473	13,473

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
DEC. 31 1968	JUNE 30 1969	DEC. 31 1969	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969	DEC. 31 1968	JUNE 30 1969	DEC. 31 1969
214,193,866	210,876,125	215,377,163	79,543,749	74,272,668	75,548,391	68,255,632	70,433,826	75,009,267
101,586,984	97,034,530	105,918,310	40,247,702	36,280,664	39,514,645	30,172,287	29,584,964	32,752,728
08,059,800	107,846,175	104,181,501	35,238,432	32,465,941	30,820,028	37,208,046	39,961,221	41,239,371
58,259,988	57,493,755	56,350,958	18,354,979	17,467,555	16,926,701	19,551,289	20,015,840	20,518,643
730,377	693,503	688,085	206,877	187,331	187,801	278,268	268,361	253,419
49,069,435	49,658,917	47,142,458	16,676,576	14,811,055	13,705,526	17,378,489	19,677,020	20,467,309
4,547,082	5,995,420	5,277,352	4,057,615	5,526,063	5,213,718	875,299	887,641	1,017,168
25,430,020	24,033,299	21,744,565	7,787,331	7,233,926	5,883,149	8,167,927	8,383,787	8,464,486
3,097,586	3,539,562	3,056,513	1,218,654	1,340,644	1,064,508	696,205	756,117	929,517
202,604	194,812	118,758	131,645	117,379	75,829	42,380	49,648	27,973
9,965,903	9,924,410	10,445,106	2,899,672	3,014,393	2,849,296	4,015,467	3,990,494	4,265,036
12,163,927	10,374,515	8,124,188	3,537,360	2,761,510	1,893,516	3,413,875	3,587,528	3,241,960
14,566,747	13,594,533	15,124,690	7,725,610	9,005,459	8,703,295	929,101	815,726	1,030,052
13,683,418	12,857,178	14,539,116	6,934,911	8,194,125	7,933,023	806,455	711,782	922,289
412,090	312,135	191,884	222,179	152,330	156,687	80,002	61,188	66,645
391,233	399,807	377,846	504,452	648,737	599,229	38,114	41,259	40,048
80,006	25,413	15,844	64,068	10,267	14,356	4,530	1,497	1,070
4,464,360	4,176,106	5,597,373	3,410,699	3,345,969	4,309,756	176,657	180,281	197,478
562,586	444,207	457,876	292,869	331,164	452,736	11,430	35,468	29,627
2,661,146	2,491,272	3,552,169	2,037,541	1,961,716	2,770,958	54,045	49,691	55,837
1,074,647	1,141,599	1,393,440	962,776	930,337	1,008,823	81,335	63,116	72,835
165,981	99,028	193,888	117,513	122,752	77,239	29,847	32,006	39,179
258,654,993	252,680,063	257,843,791	98,467,389	93,858,022	94,444,591	77,529,317	79,813,620	84,701,283
134,909,439	131,336,713	141,465,559	57,118,651	56,266,127	58,635,978	36,696,592	36,070,841	40,029,248
123,745,554	121,343,350	116,378,232	41,348,738	37,591,895	35,808,613	40,832,725	43,742,779	44,672,035
17,274,209	28,320,725	30,618,355	9,880,313	15,437,780	14,500,063	1,803,695	2,429,886	2,848,307
5,233,971	7,762,894	9,997,514	2,082,297	3,073,411	4,278,181	151,932	316,398	409,005
689,089	2,131,916	2,283,717	452,731	1,030,697	838,254	72,620	151,496	245,371
	295,244	350,451		116,150	127,626		107,551	123,485
1,291,193	1,708,438	1,880,445	1,112,856	1,315,971	1,364,883	104,658	131,665	141,981
10,059,956	16,422,233	16,106,228	6,232,429	9,901,551	7,891,119	1,474,485	1,722,776	1,928,465
275,929,202	281,000,788	288,462,146	108,347,702	109,295,802	108,944,654	79,333,012	82,243,506	87,549,590
	1,557	827		14	8		673	2,460
3,160,586	3,381,986	3,784,928	1,324,107	1,373,406	1,474,225	731,124	840,764	919,644
3,160,586	3,222,470	3,660,232	1,324,107	1,302,202	1,413,550	731,124	736,555	812,091
	46,180	37,878		17,970	17,152		48,451	53,794
	113,336	86,818		53,234	43,523		55,758	53,759
21,524,121	22,634,596	23,254,197	8,524,561	8,689,004	8,799,714	6,579,317	7,116,753	7,522,318
1,256,223	1,142,068	1,119,738	674,781	619,671	653,661	179,133	209,090	224,917
20,267,898	21,492,528	22,134,459	7,849,780	8,069,333	8,146,053	6,400,184	6,907,663	7,297,401
58,334	59,457	62,453	24,372	32,565	32,587	7,980	7,131	8,376
5,693,945	6,090,031	6,165,757	2,153,568	2,186,486	2,219,773	1,925,092	2,045,706	2,143,792
9,746,714	10,286,276	10,488,372	3,727,539	3,708,057	3,896,380	2,699,654	2,874,183	3,076,080
4,050,893	4,367,697	4,706,598	1,787,652	1,995,934	1,853,475	1,581,124	1,800,704	1,866,714
718,012	689,067	711,279	156,649	146,291	143,838	186,334	179,939	202,439
300,613,909	307,018,927	315,502,098	118,196,370	119,358,226	119,218,601	86,643,453	90,201,696	95,994,012
95,844,856	89,199,274	99,313,378	35,860,613	29,052,357	34,474,436	34,447,518	33,683,139	37,303,696
	246,680,452	247,378,166		90,843,025	89,135,304		78,695,463	82,853,265
	166,315,849	161,582,702		62,803,153	64,501,705		48,121,993	50,702,761
	5,240,846	114,329		16,453	17,332		125,213	79,429
17.0	17.0	17.4	19.3	22.1	20.4	10.9	9.8	10.7
13.5	10.9	10.5	11.6	8.8	9.1	23.2	20.2	19.4
12.1	12.4	11.7	12.0	11.6	11.5	11.9	13.0	12.7
54.2	55.9	56.5	53.6	53.6	55.0	51.9	54.6	54.9
3.2	3.8	3.9	3.5	3.9	4.0	2.1	2.4	2.4
7.2	7.4	7.4	7.2	7.3	7.4	7.6	7.9	7.8
10.0	10.0	10.0	10.3	10.4	10.3	10.8	10.6	10.6
4,716	4,701	4,669	1,261	1,236	1,201	7,511	7,536	7,603

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

ASSETS	ALL MEMBER BANKS	ALL DISTRICTS				
		RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	79,041,760	55,105,916	22,349,437	2,801,930	29,954,549	23,935,8[illegible]
Currency and coin	5,677,334	2,373,759	463,247	123,111	1,787,401	3,303,5[illegible]
Reserve with Federal Reserve banks (member banks)	21,452,826	14,270,002	4,357,514	868,797	9,043,691	7,182,82[illegible]
Demand balances with banks in U.S. (except American branches of foreign banks)	11,796,037	3,982,295	448,664	136,835	3,396,796	7,813,742
Other balances with banks in United States	137,198	79,832	6,430	13,369	60,033	57,366
Balances with banks in foreign countries	287,244	263,370	90,372	15,005	157,993	23,874
Cash items in process of collection	39,691,121	34,136,658	16,983,210	1,644,813	15,508,635	5,554,463
SECURITIES - TOTAL	94,657,289	46,060,462	12,027,994	3,593,739	30,438,729	48,596,827
U.S. Treasury securities	39,854,097	18,563,675	5,047,693	1,564,109	11,951,873	21,290,422
Securities of other U.S. Government agencies and corps	5,847,255	1,790,315	509,771	104,359	1,176,185	4,056,940
Obligations of States and subdivisions	47,244,923	24,657,056	6,192,412	1,837,294	16,627,350	22,587,867
Other securities	1,711,014	1,049,416	278,118	87,977	683,321	661,598
INVESTMENT SECURITIES - TOTAL	91,513,455	43,063,764	10,852,292	3,149,314	29,062,158	48,449,691
U.S. Treasury securities	38,610,093	17,349,898	4,643,790	1,244,792	11,461,316	21,260,195
Securities of other U.S. Government agencies and corps	5,324,411	1,287,222	317,956	44,337	924,929	4,037,189
Obligations of States and subdivisions	45,878,789	23,388,073	5,612,428	1,772,450	16,003,195	22,490,716
Other securities	1,700,162	1,038,571	278,118	87,735	672,718	661,591
TRADING ACCOUNT SECURITIES - TOTAL	3,143,834	2,996,698	1,175,702	444,425	1,376,571	147,136
U.S. Treasury securities	1,244,004	1,213,777	403,903	319,317	490,557	30,227
Securities of other U.S. Government agencies and corps	522,844	503,093	191,815	60,022	251,256	19,751
Obligations of States and subdivisions	1,366,134	1,268,983	579,984	64,844	624,155	97,151
Other securities	10,852	10,845	0	242	10,603	7
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	7,374,768	4,038,030	802,482	214,857	3,020,691	3,336,738
With domestic commercial banks	6,076,872	2,962,496	592,575	179,725	2,190,196	3,114,376
With brokers and dealers in securities	913,059	762,838	135,372	137	627,329	150,221
With others	384,837	312,696	74,535	34,995	203,166	72,141
OTHER LOANS AND DISCOUNTS - TOTAL	235,698,952	146,238,653	47,502,747	10,556,403	88,179,503	89,460,299
Real estate loans - total	53,240,450	24,383,035	3,834,684	841,966	19,706,385	28,857,415
Secured by farmland	2,006,486	366,051	89,351	2,487	274,213	1,640,435
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,327,095	3,894,160	308,435	91,855	3,493,870	2,432,935
Guaranteed by Veterans Administration	2,244,798	1,279,479	240,821	22,707	1,015,951	965,319
Not insured or guaranteed by FHA or VA	23,042,661	8,897,390	951,061	343,492	7,602,837	14,145,271
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	524,309	329,522	119,060	41,336	169,126	194,787
Not insured by FHA	2,163,380	1,548,380	265,288	55,704	1,227,388	615,000
Secured by other properties	16,931,721	8,068,053	1,860,668	284,385	5,923,000	8,863,668
Loans to domestic commercial and foreign banks	2,257,583	2,109,602	1,047,025	186,386	876,191	147,981
Loans to other financial institutions	14,034,572	11,772,029	4,547,398	1,218,877	6,005,754	2,262,543
Loans to brokers and dealers in securities	5,408,314	4,910,076	3,694,957	336,880	878,239	498,238
Other loans for purchasing or carrying securities	3,285,521	2,338,340	776,057	262,148	1,300,135	947,181
Loans to farmers (excluding loans on real estate)	6,187,367	1,448,605	11,730	50,497	1,386,378	4,738,762
Commercial and industrial loans (incl. open market paper	96,111,420	72,333,398	28,189,021	6,443,625	37,700,752	23,778,022
Other loans to individuals - total	48,397,596	22,025,791	3,595,041	861,935	17,568,815	26,371,805
Passenger automobile instalment loans	16,420,452	6,032,134	291,798	124,454	5,615,882	10,388,318
Credit cards and related plans:						
Retail (charge account) credit card plans	2,429,559	1,778,554	306,655	75,188	1,396,711	651,005
Check credit and revolving credit plans	954,843	681,456	160,302	16,854	504,300	273,387
Other retail consumer instalment loans	4,527,324	1,753,002	92,458	106,846	1,553,698	2,774,322
Residential repair and modernization instalment loans	2,861,216	1,369,216	174,310	24,024	1,170,882	1,492,000
Other instalment loans for personal expenditures	7,342,178	2,894,684	756,779	99,665	2,038,240	4,447,494
Single-payment loans for personal expenditures	13,862,024	7,516,745	1,812,739	414,904	5,289,102	6,345,279
All other loans (including overdrafts)	6,776,129	4,917,777	1,806,834	354,089	2,756,854	1,858,352
TOTAL LOANS AND SECURITIES	337,731,009	196,337,145	60,333,223	14,364,999	121,638,923	141,393,864
Bank premises, furniture and fixtures, and other assets representing bank premises	6,571,127	3,724,035	809,104	290,013	2,624,918	2,847,092
Real estate owned other than bank premises	276,288	148,196	32,564	1,884	113,748	128,092
Investments in subsidiaries not consolidated	644,134	629,247	290,472	51,491	287,284	14,887
Customers' liability on acceptances outstanding	3,166,489	3,036,316	1,943,702	124,596	968,018	130,173
Other assets	5,846,961	4,527,421	1,994,292	292,111	2,241,018	1,319,540
TOTAL ASSETS	433,277,768	263,508,276	87,752,794	17,927,024	157,828,458	169,769,492

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL MEMBER BANKS	ALL DISTRICTS				
		RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	289,627,032	158,802,590	44,534,491	10,447,196	103,820,903	130,824,442
Individuals, partnerships, and corporations - demand	145,097,643	86,784,839	27,591,454	6,260,225	52,933,160	58,312,804
Individuals, partnerships, and corporations - time	134,045,853	63,256,004	10,338,224	3,958,034	48,959,746	70,789,849
Savings deposits	73,169,831	34,131,309	5,219,439	1,861,680	27,050,190	39,038,522
Deposits accumulated for payment of personal loans	875,886	304,424	0	27	304,397	571,462
Other deposits of individuals, partnerships, and corps	60,000,136	28,820,271	5,118,785	2,096,327	21,605,159	31,179,865
Certified and officers' checks, letters of credit, travelers' checks, etc	10,483,536	8,761,747	6,604,813	228,937	1,927,997	1,721,789
GOVERNMENT DEPOSITS - TOTAL	27,556,011	12,976,120	2,113,214	660,010	10,202,896	14,579,891
United States Government - demand	4,114,674	2,443,234	693,688	174,981	1,574,565	1,671,440
United States Government - time	186,024	132,005	44,770	1,390	85,845	54,019
States and subdivisions - demand	13,277,715	5,369,132	1,167,893	267,601	3,933,638	7,908,583
States and subdivisions - time	9,977,598	5,031,749	206,863	216,038	4,608,848	4,945,849
DOMESTIC INTERBANK DEPOSITS - TOTAL	23,811,280	20,648,310	8,890,365	1,594,631	10,163,314	3,162,970
Commercial banks in the United States - demand	22,465,484	19,665,475	8,176,577	1,580,296	9,908,602	2,800,009
Commercial banks in the United States - time	338,521	278,131	176,933	11,486	89,712	60,390
Mutual savings banks in the United States - demand	977,075	695,961	531,607	849	163,505	281,114
Mutual savings banks in the United States - time	30,200	8,743	5,248	2,000	1,495	21,457
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	9,871,092	9,753,267	6,842,584	561,700	2,348,983	117,825
Foreign governments, central banks, etc. - demand	910,612	903,587	762,118	12,891	128,578	7,025
Foreign governments, central banks, etc. - time	6,320,627	6,283,727	4,353,779	450,993	1,478,955	36,900
Banks in foreign countries - demand	2,399,226	2,327,256	1,641,093	95,816	590,347	71,970
Banks in foreign countries - time	240,627	238,697	85,594	2,000	151,103	1,930
TOTAL DEPOSITS	350,865,415	202,180,287	62,380,654	13,263,537	126,536,096	148,685,128
Demand	199,725,965	126,951,231	47,169,243	8,621,596	71,160,392	72,774,734
Time	151,139,450	75,229,056	15,211,411	4,641,941	55,375,704	75,910,394
MISCELLANEOUS LIABILITIES - TOTAL	45,086,634	38,588,356	17,822,208	2,849,126	17,917,022	6,498,278
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	14,275,695	12,770,402	4,055,378	810,080	7,904,944	1,505,293
Other liabilities for borrowed money	3,121,971	2,804,892	349,543	479,564	1,975,785	317,079
Mortgage indebtedness	478,077	318,071	82,772	6,595	228,704	160,006
Acceptances outstanding	3,244,506	3,113,045	2,008,247	125,950	978,848	131,461
Other liabilities	23,966,385	19,581,946	11,326,268	1,426,937	6,828,741	4,384,439
TOTAL LIABILITIES	395,952,049	240,768,643	80,202,862	16,112,663	144,453,118	155,183,406
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	835	424	0	0	424	411
RESERVES ON LOANS AND SECURITIES - TOTAL	5,259,153	3,445,928	1,249,057	297,760	1,899,111	1,813,225
Reserve for bad debt losses on loans	5,073,782	3,371,388	1,248,309	290,709	1,832,370	1,702,394
Other reserves on loans	55,030	9,020	10	0	9,010	46,010
Reserves on securities	130,341	65,520	738	7,051	57,731	64,821
CAPITAL ACCOUNTS - TOTAL	32,065,731	19,293,281	6,300,875	1,516,601	11,475,805	12,772,450
Capital notes and debentures	1,773,399	1,391,283	535,274	39,999	816,010	382,116
Equity capital - total	30,292,332	17,901,998	5,765,601	1,476,602	10,659,795	12,390,334
Preferred stock	95,040	80,008	40,524	0	39,484	15,032
Common stock	8,390,530	4,974,300	1,644,658	491,235	2,838,407	3,416,230
Surplus	14,389,752	8,955,680	3,005,758	676,616	5,273,306	5,434,072
Undivided profits	6,561,693	3,382,651	927,552	159,310	2,295,789	3,179,042
Reserve for contingencies and other capital reserves	855,317	509,359	147,109	149,441	212,809	345,958
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	433,277,768	263,508,276	87,752,794	17,927,024	157,828,458	169,769,492
MEMORANDA						
Demand deposits adjusted[7]	133,454,686	70,705,864	21,315,768	5,221,506	44,168,590	62,748,822
Average of total deposits for the 15 calendar days ending with call date	335,219,764	189,951,817	56,480,915	12,319,716	121,151,186	145,267,947
Average of total loans for the 15 calendar days ending with call date	225,400,049	135,925,514	38,171,797	10,467,806	87,285,911	89,474,535
Unearned discount on instalment loans included in total capital accounts	131,661	0	0	0	0	131,661
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	18.2	20.9	25.5	15.6	19.0	14.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.1	7.1	5.7	7.2	7.8	14.9
Other securities	11.7	10.4	8.1	12.9	11.4	13.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.1	57.0	55.0	60.1	57.8	54.7
Other assets	3.8	4.6	5.8	4.2	4.0	2.6
Total capital accounts	7.4	7.3	7.2	8.5	7.3	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.2	10.1	10.4	10.9	9.9	10.3
NUMBER OF BANKS	5,871	179	12	9	158	5,692

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,446,037	1,743,321	3,189,358	2,422,031	767,327
Currency and coin	54,214	283,861	338,075	256,072	82,003
Reserve with Federal Reserve banks (member banks)	391,027	430,463	821,490	632,633	188,857
Demand balances with banks in U.S. (except American branches of foreign banks)	141,024	332,889	473,913	325,865	148,048
Other balances with banks in United States	4,245	2,774	7,019	4,882	2,137
Balances with banks in foreign countries	18,451	4,054	22,505	19,875	2,630
Cash items in process of collection	837,076	689,280	1,526,356	1,182,704	343,652
SECURITIES - TOTAL	1,109,656	2,460,238	3,569,894	2,560,260	1,009,634
U.S. Treasury securities	513,593	887,637	1,401,230	1,011,333	389,897
Securities of other U.S. Government agencies and corps.	43,706	75,530	119,236	96,014	23,222
Obligations of States and subdivisions	529,639	1,452,803	1,982,442	1,399,289	583,153
Other securities	22,718	44,268	66,986	53,624	13,362
INVESTMENT SECURITIES - TOTAL	1,071,867	2,432,111	3,503,978	2,501,589	1,002,389
U.S. Treasury securities	512,941	887,637	1,400,578	1,010,873	389,705
Securities of other U.S. Government agencies and corps.	43,661	75,530	119,191	96,014	23,177
Obligations of States and subdivisions	492,547	1,424,676	1,917,223	1,341,078	576,145
Other securities	22,718	44,268	66,986	53,624	13,362
TRADING ACCOUNT SECURITIES - TOTAL	37,789	28,127	65,916	58,671	7,245
U.S. Treasury securities	652	0	652	460	192
Securities of other U.S. Government agencies and corps.	45	0	45	0	45
Obligations of States and subdivisions	37,092	28,127	65,219	58,211	7,008
Other securities	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	161,325	220,211	381,536	268,386	113,150
With domestic commercial banks	74,475	219,620	294,095	180,945	113,150
With brokers and dealers in securities	0	91	91	91	0
With others	86,850	500	87,350	87,350	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,666,149	6,481,161	10,147,310	7,883,917	2,263,393
Real estate loans - total	320,429	2,056,626	2,377,055	1,847,560	529,495
Secured by farmland	0	21,340	21,340	17,938	3,402
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	5,293	132,184	137,477	122,471	15,006
Guaranteed by Veterans Administration	4,139	43,548	47,687	37,934	9,753
Not insured or guaranteed by FHA or VA	57,155	1,044,631	1,101,786	837,528	264,258
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	45,860	1,314	47,174	40,472	6,702
Not insured by FHA	61,523	52,444	113,967	105,819	8,148
Secured by other properties	146,459	761,165	907,624	685,398	222,226
Loans to domestic commercial and foreign banks	31,760	3,295	35,055	25,999	9,056
Loans to other financial institutions	296,758	126,282	423,040	317,070	105,970
Loans to brokers and dealers in securities	21,382	24,291	45,673	21,573	24,100
Other loans for purchasing or carrying securities	21,579	16,428	38,007	33,127	4,880
Loans to farmers (excluding loans on real estate)	2,375	30,938	33,313	26,217	7,096
Commercial and industrial loans (incl. open market paper)	2,303,470	2,129,456	4,432,926	3,551,091	881,835
Other loans to individuals - total	526,331	1,878,680	2,405,011	1,754,048	650,963
Passenger automobile instalment loans	79,439	666,195	745,634	555,316	190,318
Credit cards and related plans:					
Retail (charge account) credit card plans	36,620	84,077	120,697	53,820	66,877
Check credit and revolving credit plans	49,221	37,833	87,054	73,519	13,535
Other retail consumer instalment loans	12,719	114,346	127,065	95,931	31,134
Residential repair and modernization instalment loans	19,418	111,621	131,039	97,174	33,865
Other instalment loans for personal expenditures	49,535	313,122	362,657	271,917	90,740
Single-payment loans for personal expenditures	279,379	551,486	830,865	606,371	224,494
All other loans (including overdrafts)	142,065	215,165	357,230	307,232	49,998
TOTAL LOANS AND SECURITIES	4,937,130	9,161,610	14,098,740	10,712,563	3,386,177
Bank premises, furniture and fixtures, and other assets representing bank premises	82,156	204,898	287,054	217,853	69,201
Real estate owned other than bank premises	6,949	4,216	11,165	9,756	1,409
Investments in subsidiaries not consolidated	23,223	4,254	27,477	24,428	3,049
Customers' liability on acceptances outstanding	95,729	23,152	118,881	104,980	13,901
Other assets	156,752	75,861	232,613	196,315	36,298
TOTAL ASSETS	6,747,976	11,217,312	17,965,288	13,687,926	4,277,362

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
22,740,762	3,438,449	26,179,211	11,535,923	14,643,288	1,765,119	1,265,447	3,030,566	1,716,241	1,314,325
521,467	553,119	1,074,586	573,381	501,205	138,888	230,687	369,575	248,553	121,022
4,516,096	1,058,563	5,574,659	3,454,445	2,120,214	540,969	436,803	977,772	539,543	438,229
495,861	669,057	1,164,918	670,239	494,679	166,960	403,784	570,744	403,599	167,145
6,493	14,792	21,285	6,211	15,074	3,133	355	3,488	3,274	214
93,341	6,398	99,739	23,879	75,860	7,692	20	7,712	3,566	4,146
17,107,504	1,136,520	18,244,024	6,807,768	11,436,256	907,477	193,798	1,101,275	517,706	583,569
12,721,170	7,798,460	20,519,630	10,526,609	9,993,021	1,376,429	3,194,760	4,571,189	3,311,776	1,259,413
5,271,082	2,771,042	8,042,124	4,195,064	3,847,060	516,477	1,366,045	1,882,522	1,396,360	486,162
526,750	347,021	873,771	443,167	430,604	1,158	266,904	268,062	247,629	20,433
6,639,093	4,569,717	11,208,810	5,642,728	5,566,082	824,565	1,488,195	2,312,760	1,578,920	733,840
284,245	110,680	394,925	245,650	149,275	34,229	73,616	107,845	88,867	18,978
11,510,081	7,784,141	19,294,222	10,000,483	9,293,739	1,345,874	3,194,760	4,540,634	3,293,164	1,247,470
4,867,154	2,771,042	7,638,196	4,037,109	3,601,087	516,477	1,366,045	1,882,522	1,396,360	486,162
333,056	343,204	676,260	334,179	342,081	1,158	266,904	268,062	247,629	20,433
6,026,001	4,559,222	10,585,223	5,383,545	5,201,678	794,076	1,488,195	2,282,271	1,560,308	721,963
283,870	110,673	394,543	245,650	148,893	34,163	73,616	107,779	88,867	18,912
1,211,089	14,319	1,225,408	526,126	699,282	30,555	0	30,555	18,612	11,943
403,928	0	403,928	157,955	245,973	0	0	0	0	0
193,694	3,817	197,511	108,988	88,523	0	0	0	0	0
613,092	10,495	623,587	259,183	364,404	30,489	0	30,489	18,612	11,877
375	7	382	0	382	66	0	66	0	66
815,447	396,692	1,212,139	564,499	647,640	265,882	250,350	516,232	411,207	105,025
605,540	372,790	978,330	416,180	562,150	234,550	249,090	483,640	378,615	105,025
135,372	22,346	157,718	132,918	24,800	31,332	85	31,417	31,417	0
74,535	1,556	76,091	15,401	60,690	0	1,175	1,175	1,175	0
49,384,454	15,320,871	64,705,325	33,087,295	31,618,030	5,483,079	5,872,335	11,355,414	7,235,134	4,120,280
4,307,331	5,434,550	9,741,881	6,150,695	3,591,186	684,948	2,466,482	3,151,430	2,405,860	745,570
98,678	74,992	173,670	138,720	34,950	3,379	113,417	116,796	111,103	5,693
346,372	645,379	991,751	721,917	269,834	38,356	123,240	161,596	91,723	69,873
270,370	402,979	673,349	475,693	197,656	6,952	45,304	52,256	43,264	8,992
1,191,333	2,527,820	3,719,153	2,440,155	1,278,998	203,960	1,409,737	1,613,697	1,333,518	280,179
121,396	161,834	283,230	74,265	208,965	3,501	2,988	6,489	2,570	3,919
312,735	96,202	408,937	184,102	224,835	97,998	28,110	126,108	63,595	62,513
1,966,447	1,525,344	3,491,791	2,115,843	1,375,948	330,802	743,686	1,074,488	760,087	314,401
1,280,414	35,262	1,315,676	609,961	705,715	72,802	9,725	82,527	49,825	32,702
4,578,729	616,215	5,194,944	2,250,675	2,944,269	648,167	92,256	740,423	299,655	440,768
3,713,750	207,930	3,921,680	1,367,796	2,553,884	49,766	24,113	73,879	45,825	28,054
778,936	99,833	878,769	313,860	564,909	65,721	23,796	89,517	41,883	47,634
29,122	124,663	153,785	87,697	66,088	3,580	127,467	131,047	125,497	5,550
28,805,207	4,174,295	32,979,502	16,597,074	16,382,428	2,716,707	1,279,174	3,995,881	2,178,943	1,816,938
4,017,043	4,297,267	8,314,310	4,676,520	3,637,790	947,042	1,650,731	2,597,773	1,769,228	828,545
451,093	1,330,275	1,781,368	1,075,114	706,254	235,879	554,083	789,962	616,266	173,696
345,813	73,626	419,439	277,550	141,889	19,520	3,404	22,924	21,826	1,098
192,191	81,350	273,541	143,075	130,466	67,862	26,233	94,095	35,945	58,150
117,262	335,965	453,227	288,694	164,533	82,678	141,962	224,640	164,246	60,394
211,525	317,407	528,932	299,344	229,588	42,263	89,851	132,114	79,828	52,286
824,184	950,464	1,774,648	1,056,410	718,238	195,397	405,631	601,028	435,192	165,836
1,874,975	1,208,180	3,083,155	1,536,333	1,546,822	303,443	429,567	733,010	415,925	317,085
1,873,922	330,856	2,204,778	1,033,017	1,171,761	294,346	198,591	492,937	318,418	174,519
62,921,071	23,516,023	86,437,094	44,178,403	42,258,691	7,125,390	9,317,445	16,442,835	10,958,117	5,484,718
856,042	393,101	1,249,143	647,821	601,322	113,330	168,096	281,426	188,234	93,192
32,794	8,599	41,393	20,299	21,094	4,572	4,043	8,615	6,150	2,465
290,472	4,638	295,110	210,864	84,246	45,193	5	45,198	26,346	18,852
1,969,210	36,591	2,005,801	861,859	1,143,942	77,987	1,195	79,182	47,252	31,930
2,051,858	248,375	2,300,233	1,088,695	1,211,538	119,839	64,600	184,439	96,339	88,100
90,862,209	27,645,776	118,507,985	58,543,864	59,964,121	9,251,430	10,820,831	20,072,261	13,038,679	7,033,582

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,527,613	8,361,939	11,889,552	8,910,638	2,978,9[illegible]
Individuals, partnerships, and corporations - demand	2,607,045	4,570,161	7,177,206	5,299,718	1,877,48[illegible]
Individuals, partnerships, and corporations - time	802,043	3,688,993	4,491,036	3,443,380	1,047,656
Savings deposits	303,292	2,590,364	2,893,656	2,253,788	639,868
Deposits accumulated for payment of personal loans	0	624	624	624	0
Other deposits of individuals, partnerships, and corps.	498,751	1,098,005	1,596,756	1,188,968	407,788
Certified and officers' checks, letters of credit, travelers' checks, etc.	118,525	102,785	221,310	167,540	53,770
GOVERNMENT DEPOSITS - TOTAL	291,373	809,822	1,101,195	751,454	349,741
United States Government - demand	43,078	145,336	188,414	143,413	45,001
United States Government - time	1,531	1,507	3,038	2,709	329
States and subdivisions - demand	228,726	536,696	765,422	524,530	240,892
States and subdivisions - time	18,038	126,283	144,321	80,802	63,519
DOMESTIC INTERBANK DEPOSITS - TOTAL	658,152	181,908	840,060	728,304	111,756
Commercial banks in the United States - demand	571,887	68,538	640,425	583,306	57,119
Commercial banks in the United States - time	17,491	201	17,692	16,491	1,201
Mutual savings banks in the United States - demand	68,474	113,000	181,474	128,138	53,336
Mutual savings banks in the United States - time	300	169	469	369	100
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	164,134	5,833	169,967	156,810	13,157
Foreign governments, central banks, etc. - demand	3,094	0	3,094	3,079	15
Foreign governments, central banks, etc. - time	97,635	0	97,635	92,635	5,000
Banks in foreign countries - demand	62,980	5,833	68,813	60,671	8,142
Banks in foreign countries - time	425	0	425	425	0
TOTAL DEPOSITS	4,641,272	9,359,502	14,000,774	10,547,206	3,453,568
Demand	3,703,809	5,542,349	9,246,158	6,910,395	2,335,763
Time	937,463	3,817,153	4,754,616	3,636,811	1,117,805
MISCELLANEOUS LIABILITIES - TOTAL	1,448,570	810,036	2,258,606	1,854,028	404,578
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	533,390	260,298	793,688	694,983	98,705
Other liabilities for borrowed money	106,063	36,132	142,195	112,160	30,035
Mortgage indebtedness	543	3,468	4,011	3,745	266
Acceptances outstanding	97,416	23,152	120,568	106,151	14,417
Other liabilities	711,158	486,986	1,198,144	936,989	261,155
TOTAL LIABILITIES	6,089,842	10,169,538	16,259,380	12,401,234	3,858,146
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	89,169	130,583	219,752	169,522	50,230
Reserve for bad debt losses on loans	87,533	128,609	216,142	166,798	49,344
Other reserves on loans	1,150	348	1,498	1,235	263
Reserves on securities	486	1,626	2,112	1,489	623
CAPITAL ACCOUNTS - TOTAL	568,965	917,191	1,486,156	1,117,170	368,986
Capital notes and debentures	40,000	32,529	72,529	33,773	38,756
Equity capital - total	528,965	884,662	1,413,627	1,083,397	330,230
Preferred stock	0	744	744	544	200
Common stock	122,581	231,917	354,498	264,209	90,289
Surplus	279,419	434,604	714,023	551,796	162,227
Undivided profits	95,750	208,988	304,738	234,831	69,907
Reserve for contingencies and other capital reserves	31,215	8,409	39,624	32,017	7,607
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,747,976	11,217,312	17,965,288	13,687,926	4,277,362
MEMORANDA					
Demand deposits adjusted[7]	2,251,768	4,639,195	6,890,963	5,000,972	1,889,991
Average of total deposits for the 15 calendar days ending with call date	4,249,913	9,190,109	13,440,022	10,156,815	3,283,207
Average of total loans for the 15 calendar days ending with call date	3,719,709	6,480,094	10,199,803	7,875,813	2,323,990
Unearned discount on instalment loans included in total capital accounts	0	6,842	6,842	3,208	3,634
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	21.4	15.5	17.8	17.7	17.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.2	8.6	8.5	8.1	9.7
Other securities	8.2	13.3	11.4	10.6	14.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.7	59.7	58.6	59.6	55.6
Other assets	5.4	2.8	3.8	4.0	2.9
Total capital accounts	8.4	8.2	8.3	8.2	8.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.9	10.7	11.1	10.9	11.8
NUMBER OF BANKS	5	232	237	210	27

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
[illegible],540,374	20,774,560	67,314,934	34,695,370	32,619,564	6,192,175	8,787,703	14,979,878	9,938,228	5,041,650
28,365,021	9,167,300	37,532,321	18,446,002	19,086,319	3,609,433	3,444,547	7,053,980	4,281,784	2,772,196
11,533,966	11,232,410	22,766,376	13,756,792	9,009,584	2,490,287	5,272,832	7,763,119	5,577,776	2,185,343
5,998,281	8,067,931	14,066,212	8,718,219	5,347,993	1,077,331	3,202,957	4,280,288	3,256,830	1,023,458
0	1,437	1,437	1,430	7	0	449	449	449	0
5,535,685	3,163,042	8,698,727	5,037,143	3,661,584	1,412,956	2,069,426	3,482,382	2,320,497	1,161,885
6,641,387	374,850	7,016,237	2,492,576	4,523,661	92,455	70,324	162,779	78,668	84,111
2,371,188	2,732,763	5,103,951	2,948,921	2,155,030	316,937	655,161	972,098	730,189	241,909
716,333	235,107	951,440	463,779	487,661	94,290	109,348	203,638	122,142	81,496
76,953	2,557	79,510	20,083	59,427	695	845	1,540	955	585
1,290,840	1,734,623	3,025,463	1,853,920	1,171,543	175,204	404,006	579,210	467,733	111,477
287,062	760,476	1,047,538	611,139	436,399	46,748	140,962	187,710	139,359	48,351
8,942,578	276,881	9,219,459	3,144,670	6,074,789	644,496	53,308	697,804	289,713	408,091
8,206,255	163,809	8,370,064	2,901,216	5,468,848	600,087	46,078	646,165	269,227	376,938
178,963	2,447	181,410	50,638	130,772	12,363	734	13,097	3,207	9,890
552,112	97,746	649,858	188,750	461,108	32,016	6,486	38,502	17,239	21,263
5,248	12,879	18,127	4,066	14,061	30	10	40	40	0
6,858,783	83,254	6,942,037	2,984,543	3,957,494	206,103	315	206,418	129,393	77,025
762,118	3,423	765,541	321,654	443,887	9,311	0	9,311	7,371	1,940
4,355,119	35,900	4,391,019	1,808,227	2,582,792	125,524	0	125,524	82,231	43,293
1,655,652	43,570	1,699,222	821,052	878,170	58,710	295	59,005	37,663	21,342
85,894	361	86,255	33,610	52,645	12,558	20	12,578	2,128	10,450
64,712,923	23,867,458	88,580,381	43,773,504	44,806,877	7,359,711	9,496,487	16,856,198	11,087,523	5,768,675
48,189,718	11,820,428	60,010,146	27,488,949	32,521,197	4,671,506	4,081,084	8,752,590	5,281,827	3,470,763
16,523,205	12,047,030	28,570,235	16,284,555	12,285,680	2,688,205	5,415,403	8,103,608	5,805,696	2,297,912
18,319,945	1,332,273	19,652,218	9,511,304	10,140,914	1,069,040	326,513	1,395,553	771,558	623,995
4,278,638	355,015	4,633,653	2,227,934	2,405,719	537,665	34,350	572,015	216,600	355,415
507,988	66,691	574,679	140,815	433,864	137,428	4,135	141,563	81,207	60,356
88,228	35,618	123,846	51,570	72,276	5,093	7,410	12,503	11,833	670
2,033,755	37,606	2,071,361	894,781	1,176,580	79,756	1,195	80,951	48,126	32,825
11,411,336	837,343	12,248,679	6,196,204	6,052,475	309,098	279,423	588,521	413,792	174,729
83,032,868	25,199,731	108,232,599	53,284,808	54,947,791	8,428,751	9,823,000	18,251,751	11,859,081	6,392,670
0	0	0	0	0	0	0	0	0	0
1,304,335	329,558	1,633,893	867,238	766,655	127,488	122,000	249,488	151,367	98,121
1,302.975	319.785	1.622.760	860,960	761.800	127,488	120,139	247,627	150,223	97,404
66	4,881	4,947	3,284	1,663	0	640	640	231	409
1,294	4,892	6,186	2,994	3,192	0	1,221	1,221	913	308
6,525,006	2,116,487	8,641,493	4,391,818	4,249,675	695,191	875,831	1,571,022	1,028,231	542,791
552,824	114,583	667,407	316,823	350,584	55,000	13,405	68,405	43,405	25,000
5,972,182	2,001,904	7,974,086	4,074,995	3,899,091	640,191	862,426	1,502,617	984,826	517,791
40,524	125	40,649	40,649	0	0	908	908	908	0
1,700,343	531,646	2,231,989	1,149,271	1,082,718	117,969	202,456	320,425	210,431	109,994
3,106,009	919,548	4,025,557	2,146,260	1,879,297	387,191	433,661	820,852	525,863	294,989
978,197	494,708	1,472,905	568,712	904,193	131,207	212,868	344,075	234,900	109,175
147,109	55,877	202,986	170,103	32,883	3,824	12,533	16,357	12,724	3,633
90,862,209	27,645,776	118,507,985	58,543,864	59,964,121	9,251,430	10,820,831	20,072,261	13,038,679	7,033,582
22,159,626	10,284,992	32,444,618	17,316,186	15,128,432	3,069,652	3,731,860	6,801,512	4,372,752	2,428,760
58,763,505	23,117,695	81,881,200	40,586,631	41,294,569	6,901,385	9,385,968	16,287,353	10,734,019	5,553,334
40,023,542	15,288,342	55,311,884	23,603,243	31,708,641	5,533,776	5,899,708	11,433,484	7,183,642	4,249,842
0	5,156	5,156	4,612	544	0	7,160	7,160	7,146	14
25.0	12.4	22.1	19.7	24.4	19.1	11.7	15.1	13.2	18.7
5.7	11.3	7.0	7.5	6.6	5.6	15.1	10.7	12.6	7.2
8.3	16.9	10.3	10.5	10.1	9.3	14.4	12.1	12.8	10.7
55.2	56.9	55.6	57.5	53.8	62.1	56.6	59.1	58.6	60.1
5.7	2.5	5.0	4.8	5.1	3.9	2.2	3.0	2.8	3.3
7.2	7.7	7.3	7.5	7.1	7.5	8.1	7.8	7.9	7.7
10.3	9.9	10.2	10.2	10.2	10.0	10.7	10.4	10.4	10.4
15	349	364	257	107	6	339	345	316	29

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,931,007	1,725,865	4,656,872	3,472,627	1,184,245
Currency and coin	236,012	308,906	544,918	403,385	141,533
Reserve with Federal Reserve banks (member banks)	982,919	560,408	1,543,327	1,160,815	382,512
Demand balances with banks in U.S. (except American branches of foreign banks)	315,557	593,406	908,963	655,075	253,888
Other balances with banks in United States	133	62	195	135	60
Balances with banks in foreign countries	13,927	1,243	15,170	13,042	2,128
Cash items in process of collection	1,382,459	261,840	1,644,299	1,240,175	404,124
SECURITIES - TOTAL	4,351,147	4,307,753	8,658,900	6,319,909	2,338,991
U.S. Treasury securities	1,558,833	2,122,490	3,681,323	2,662,848	1,018,475
Securities of other U.S. Government agencies and corps.	64,149	208,204	272,353	219,061	53,292
Obligations of States and subdivisions	2,637,474	1,935,426	4,572,900	3,328,545	1,244,355
Other securities	90,691	41,633	132,324	109,455	22,869
INVESTMENT SECURITIES - TOTAL	4,302,333	4,307,020	8,609,353	6,272,710	2,336,643
U.S. Treasury securities	1,548,964	2,122,434	3,671,398	2,654,702	1,016,696
Securities of other U.S. Government agencies and corps.	62,979	208,204	271,183	217,961	53,222
Obligations of States and subdivisions	2,599,699	1,934,749	4,534,448	3,290,592	1,243,856
Other securities	90,691	41,633	132,324	109,455	22,869
TRADING ACCOUNT SECURITIES - TOTAL	48,814	733	49,547	47,199	2,348
U.S. Treasury securities	9,869	56	9,925	8,146	1,779
Securities of other U.S. Government agencies and corps.	1,170	0	1,170	1,100	70
Obligations of States and subdivisions	37,775	677	38,452	37,953	499
Other securities	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	491,076	362,030	853,106	729,161	123,945
With domestic commercial banks	464,850	362,030	826,880	702,935	123,945
With brokers and dealers in securities	26,226	0	26,226	26,226	0
With others	0	0	0	0	0
OTHER LOANS AND DISCOUNTS - TOTAL	10,191,210	7,103,836	17,295,046	12,772,180	4,522,866
Real estate loans - total	2,169,346	2,637,117	4,806,463	3,318,688	1,487,775
Secured by farmland	7,442	191,229	198,671	142,471	56,200
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	182,957	60,372	243,329	200,507	42,822
Guaranteed by Veterans Administration	134,256	31,704	165,960	140,849	25,111
Not insured or guaranteed by FHA or VA	974,483	1,473,439	2,447,922	1,795,146	652,776
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	11,932	2,164	14,096	11,503	2,593
Not insured by FHA	99,160	48,866	148,026	71,031	76,995
Secured by other properties	759,116	829,343	1,588,459	957,181	631,278
Loans to domestic commercial and foreign banks	75,594	896	76,490	71,729	4,761
Loans to other financial institutions	579,115	136,647	715,762	527,907	187,855
Loans to brokers and dealers in securities	87,621	29,864	117,485	61,888	55,597
Other loans for purchasing or carrying securities	124,940	44,208	169,148	107,201	61,947
Loans to farmers (excluding loans on real estate)	3,937	174,589	178,526	129,939	48,587
Commercial and industrial loans (incl. open market paper)	4,794,096	1,423,028	6,217,124	4,667,963	1,549,161
Other loans to individuals - total	1,928,419	2,484,491	4,412,910	3,452,404	960,506
Passenger automobile instalment loans	618,583	1,166,428	1,785,011	1,422,587	362,424
Credit cards and related plans:					
Retail (charge account) credit card plans	97,839	72,489	170,328	144,180	26,148
Check credit and revolving credit plans	53,307	10,388	63,695	58,570	5,125
Other retail consumer instalment loans	141,464	205,377	346,841	280,002	66,839
Residential repair and modernization instalment loans	187,193	153,674	340,867	295,239	45,628
Other instalment loans for personal expenditures	312,673	404,925	717,598	549,391	168,207
Single-payment loans for personal expenditures	517,360	471,210	988,570	702,435	286,135
All other loans (including overdrafts)	428,142	172,996	601,138	434,461	166,677
TOTAL LOANS AND SECURITIES	15,033,433	11,773,619	26,807,052	19,821,250	6,985,802
Bank premises, furniture and fixtures, and other assets representing bank premises	197,611	203,090	400,701	304,142	96,559
Real estate owned other than bank premises	9,909	3,675	13,584	12,542	1,042
Investments in subsidiaries not consolidated	28,256	275	28,531	27,387	1,144
Customers' liability on acceptances outstanding	63,965	711	64,676	51,763	12,913
Other assets	204,113	72,184	276,297	203,573	72,724
TOTAL ASSETS	18,468,294	13,779,419	32,247,713	23,893,284	8,354,429

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,121,604	1,431,686	3,553,290	2,936,171	617,119	2,293,272	2,893,421	5,186,693	4,701,239	485,454
197,544	252,024	449,568	375,605	73,963	108,650	390,461	499,111	448,720	50,391
652,856	433,563	1,086,419	883,507	202,912	590,780	672,760	1,263,540	1,133,813	129,727
192,080	423,067	615,147	504,826	110,321	286,144	1,163,620	1,449,764	1,299,941	149,823
488	2,360	2,848	2,498	350	10,372	9,266	19,638	19,220	418
6,794	304	7,098	5,559	1,539	4,077	1,188	5,265	4,123	1,142
1,071,842	320,368	1,392,210	1,164,176	228,034	1,293,249	656,126	1,949,375	1,795,422	153,953
2,238,236	2,824,683	5,062,919	4,181,769	881,150	1,820,672	4,793,073	6,613,745	5,941,002	672,743
943,639	1,234,891	2,178,530	1,765,014	413,516	789,954	2,036,241	2,826,195	2,544,020	282,175
117,868	316,533	434,401	386,505	47,896	49,693	519,385	569,078	530,681	38,397
1,145,866	1,231,966	2,377,832	1,969,401	408,431	935,434	2,191,984	3,127,418	2,789,314	338,104
30,863	41,293	72,156	60,849	11,307	45,591	45,463	91,054	76,987	14,067
2,156,306	2,786,683	4,942,989	4,066,671	876,318	1,762,404	4,773,634	6,536,038	5,879,824	656,214
936,401	1,228,060	2,164,461	1,750,945	413,516	767,321	2,028,969	2,796,290	2,518,935	277,355
68,102	310,280	378,382	330,486	47,896	39,905	515,428	555,333	517,054	38,279
1,120,940	1,207,050	2,327,990	1,924,391	403,599	909,587	2,183,774	3,093,361	2,766,848	326,513
30,863	41,293	72,156	60,849	11,307	45,591	45,463	91,054	76,987	14,067
81,930	38,000	119,930	115,098	4,832	58,268	19,439	77,707	61,178	16,529
7,238	6,831	14,069	14,069	0	22,633	7,272	29,905	25,085	4,820
49,766	6,253	56,019	56,019	0	9,788	3,957	13,745	13,627	118
24,926	24,916	49,842	45,010	4,832	25,847	8,210	34,057	22,466	11,591
0	0	0	0	0	0	0	0	0	0
144,950	222,212	367,162	324,626	42,536	259,583	483,304	742,887	674,067	68,820
144,950	210,855	355,805	313,269	42,536	243,400	464,403	707,803	640,308	67,495
0	11,357	11,357	11,357	0	14,138	15,808	29,946	29,621	325
0	0	0	0	0	2,045	3,093	5,138	4,138	1,000
5,826,215	5,599,522	11,425,737	9,438,923	1,986,814	5,299,206	8,153,367	13,452,573	12,017,580	1,434,993
1,198,300	1,684,524	2,882,824	2,275,431	607,393	700,465	1,916,989	2,617,454	2,257,141	360,313
27,187	117,459	144,646	110,750	33,896	5,084	136,727	141,811	115,554	26,257
37,934	75,519	113,453	99,147	14,306	34,078	128,300	162,378	132,219	30,159
41,001	41,954	82,955	76,142	6,813	19,921	41,441	61,362	46,543	14,819
454,869	885,032	1,339,901	1,077,138	262,763	231,917	709,499	941,416	827,617	113,799
15,745	2,311	18,056	13,664	4,392	13,833	7,695	21,528	11,058	10,470
122,149	41,346	163,495	114,044	49,451	70,230	75,773	146,003	99,196	46,807
499,415	520,903	1,020,318	784,546	235,772	325,402	817,554	1,142,956	1,024,954	118,002
13,812	3,125	16,937	14,956	1,981	16,380	13,164	29,544	24,883	4,661
375,807	159,179	534,986	422,138	112,848	401,074	246,927	648,001	595,384	52,617
75,950	24,551	100,501	74,340	26,161	56,901	66,282	123,183	115,052	8,131
58,001	39,451	97,452	73,316	24,136	64,939	100,687	165,626	151,189	14,437
24,617	133,759	158,376	129,182	29,194	28,813	169,954	198,767	170,109	28,658
2,140,123	1,425,008	3,565,131	3,087,263	477,868	2,120,952	2,661,534	4,782,486	4,281,552	500,934
1,724,965	2,005,453	3,730,418	3,077,105	653,313	1,737,717	2,811,408	4,549,125	4,105,165	443,960
620,519	807,624	1,428,143	1,205,960	222,183	371,229	982,291	1,353,520	1,208,519	145,001
199,553	67,469	267,022	230,297	36,725	170,673	98,335	269,008	246,892	22,116
26,820	12,785	39,605	33,485	6,120	26,771	15,926	42,697	39,437	3,260
159,474	178,794	338,268	278,471	59,797	196,309	361,438	557,747	485,965	71,782
89,821	86,785	176,606	128,041	48,565	53,634	122,808	176,442	161,338	15,104
222,509	372,748	595,257	474,627	120,630	192,523	477,136	669,659	603,572	66,087
406,269	479,248	885,517	726,224	159,293	726,578	753,474	1,480,052	1,359,442	120,610
214,640	124,472	339,112	285,192	53,920	171,965	166,422	338,387	317,105	21,282
8,209,401	8,646,417	16,855,818	13,945,318	2,910,500	7,379,461	13,429,744	20,809,205	18,632,649	2,176,556
152,733	217,745	370,478	307,777	62,701	247,971	360,665	608,636	527,722	80,914
8,090	13,383	21,473	20,513	960	11,658	15,865	27,523	26,095	1,428
5,304	416	5,720	5,560	160	13,012	461	13,473	13,272	201
26,404	11,690	38,094	37,018	1,076	20,677	6,041	26,718	24,459	2,259
132,583	62,588	195,171	169,041	26,130	116,900	135,909	252,809	224,660	28,149
10,656,119	10,383,925	21,040,044	17,421,398	3,618,646	10,082,951	16,842,106	26,925,057	24,150,096	2,774,961

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	12,512,913	11,176,103	23,689,016	17,377,650	6,311,36[illegible]
Individuals, partnerships, and corporations - demand	6,203,686	4,394,261	10,597,947	7,856,846	2,741,10[illegible]
Individuals, partnerships, and corporations - time	6,122,515	6,644,964	12,767,479	9,268,411	3,499,068
Savings deposits	3,778,105	3,889,579	7,667,684	5,414,584	2,253,100
Deposits accumulated for payment of personal loans	158,637	404,753	563,390	418,689	144,701
Other deposits of individuals, partnerships, and corps.	2,185,773	2,350,632	4,536,405	3,435,138	1,101,267
Certified and officers' checks, letters of credit, travelers' checks, etc	186,712	136,878	323,590	252,393	71,197
GOVERNMENT DEPOSITS - TOTAL	1,242,053	924,180	2,166,233	1,643,573	522,660
United States Government - demand	200,311	216,346	416,657	305,207	111,450
United States Government - time	745	1,283	2,028	1,507	521
States and subdivisions - demand	446,231	463,648	909,879	711,939	197,940
States and subdivisions - time	594,766	242,903	837,669	624,920	212,749
DOMESTIC INTERBANK DEPOSITS - TOTAL	707,577	58,756	766,333	608,314	158,019
Commercial banks in the United States - demand	692,163	55,969	748,132	595,655	152,477
Commercial banks in the United States - time	6,601	1,471	8,072	7,912	160
Mutual savings banks in the United States - demand	8,813	1,148	9,961	4,606	5,355
Mutual savings banks in the United States - time	0	168	168	141	27
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	138,870	867	139,737	125,792	13,945
Foreign governments, central banks, etc. - demand	242	0	242	191	51
Foreign governments, central banks, etc. - time	94,300	0	94,300	91,300	3,000
Banks in foreign countries - demand	43,328	867	44,195	33,301	10,894
Banks in foreign countries - time	1,000	0	1,000	1,000	0
TOTAL DEPOSITS	14,601,413	12,159,906	26,761,319	19,755,329	7,005,990
Demand	7,781,486	5,269,117	13,050,603	9,760,138	3,290,465
Time	6,819,927	6,890,789	13,710,716	9,995,191	3,715,525
MISCELLANEOUS LIABILITIES - TOTAL	2,008,282	410,205	2,418,487	1,885,962	532,525
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	757,570	44,559	802,129	647,319	154,810
Other liabilities for borrowed money	164,744	5,947	170,691	117,538	53,153
Mortgage indebtedness	5,885	3,392	9,277	8,947	330
Acceptances outstanding	63,965	711	64,676	51,763	12,913
Other liabilities	1,016,118	355,596	1,371,714	1,060,395	311,319
TOTAL LIABILITIES	16,609,695	12,570,111	29,179,806	21,641,291	7,538,515
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	241,670	132,486	374,156	261,928	112,228
Reserve for bad debt losses on loans	210,046	119,501	329,547	243,634	85,913
Other reserves on loans	3,511	4,717	8,228	7,042	1,186
Reserves on securities	28,113	8,268	36,381	11,252	25,129
CAPITAL ACCOUNTS - TOTAL	1,616,929	1,076,822	2,693,751	1,990,065	703,686
Capital notes and debentures	43,697	15,845	59,542	52,805	6,737
Equity capital - total	1,573,232	1,060,977	2,634,209	1,937,260	696,949
Preferred stock	0	6,529	6,529	6,507	22
Common stock	375,499	290,776	666,275	486,533	179,742
Surplus	850,328	483,458	1,333,786	963,000	370,786
Undivided profits	296,645	261,967	558,612	426,848	131,764
Reserve for contingencies and other capital reserves	50,760	18,247	69,007	54,372	14,635
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	18,468,294	13,779,419	32,247,713	23,893,284	8,354,429
MEMORANDA					
Demand deposits adjusted[7]	5,506,553	4,734,962	10,241,515	7,619,101	2,622,414
Average of total deposits for the 15 calendar days ending with call date	13,883,254	11,937,129	25,820,383	18,998,528	6,821,855
Average of total loans for the 15 calendar days ending with call date	10,149,632	7,122,854	17,272,486	12,620,612	4,651,874
Unearned discount on instalment loans included in total capital accounts	0	6,138	6,138	6,047	91
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.9	12.5	14.4	14.5	14.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.7	16.9	12.2	12.0	12.8
Other securities	14.8	14.3	14.6	14.4	15.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.8	54.2	56.3	56.5	55.6
Other assets	2.7	2.0	2.4	2.5	2.2
Total capital accounts	8.8	7.8	8.4	8.3	8.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.6	10.8	11.3	11.2	11.4
NUMBER OF BANKS	16	459	475	335	140

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
,567,424	8,100,863	15,668,287	12,919,135	2,749,152	6,118,054	12,326,526	18,444,580	16,557,678	1,886,902
,242,622	3,802,713	8,045,335	6,716,194	1,329,141	3,537,859	6,167,214	9,705,073	8,744,131	960,942
3,206,282	4,221,308	7,427,590	6,041,557	1,386,033	2,511,975	6,027,941	8,539,916	7,635,558	904,358
1,909,578	2,506,590	4,416,168	3,547,787	868,381	1,199,319	3,025,473	4,224,792	3,814,836	409,956
15,952	4,498	20,450	15,340	5,110	2,070	15,400	17,470	14,101	3,369
1,280,752	1,710,220	2,990,972	2,478,430	512,542	1,310,586	2,987,068	4,297,654	3,806,621	491,033
118,520	76,842	195,362	161,384	33,978	68,220	131,371	199,591	177,989	21,602
707,745	732,673	1,440,418	1,240,665	199,753	780,060	1,676,800	2,456,860	2,201,420	255,440
141,756	112,216	253,972	215,784	38,188	104,222	147,655	251,877	223,172	28,705
7,644	5,663	13,307	11,156	2,151	2,433	7,862	10,295	9,966	329
332,901	412,968	745,869	629,223	116,646	431,065	948,640	1,379,705	1,244,011	135,694
225,444	201,826	427,270	384,502	42,768	242,340	572,643	814,983	724,271	90,712
582,018	145,758	727,776	591,430	136,346	1,225,289	763,119	1,988,408	1,832,161	156,247
567,712	141,751	709,463	575,499	133,964	1,219,850	739,530	1,959,380	1,804,490	154,890
1,359	1,711	3,070	2,820	250	5,439	17,265	22,704	21,876	828
12,947	2,256	15,203	13,071	2,132	0	741	741	212	529
0	40	40	40	0	0	5,583	5,583	5,583	0
134,004	1,251	135,255	98,744	36,511	39,691	4,756	44,447	42,331	2,116
58,919	225	59,144	53,756	5,388	3,264	493	3,757	3,742	15
55,114	0	55,114	27,841	27,273	18,550	0	18,550	18,550	0
19,821	1,026	20,847	16,997	3,850	17,836	4,263	22,099	19,998	2,101
150	0	150	150	0	41	0	41	41	0
8,991,191	8,980,545	17,971,736	14,849,974	3,121,762	8,163,094	14,771,201	22,934,295	20,633,590	2,300,705
5,495,198	4,549,997	10,045,195	8,381,908	1,663,287	5,382,316	8,139,907	13,522,223	12,217,745	1,304,478
3,495,993	4,430,548	7,926,541	6,468,066	1,458,475	2,780,778	6,631,294	9,412,072	8,415,845	996,227
721,670	487,090	1,208,760	1,056,908	151,852	977,164	657,968	1,635,132	1,413,360	221,772
283,683	102,351	386,034	331,217	54,817	455,045	193,244	648,289	586,739	61,550
70,836	25,589	96,425	94,720	1,705	265,718	25,571	291,289	226,605	64,684
4,019	21,433	25,452	23,471	1,981	11,848	36,803	48,651	37,074	11,577
26,404	11,690	38,094	37,018	1,076	21,784	6,077	27,861	25,602	2,259
336,728	326,027	662,755	570,482	92,273	222,769	396,273	619,042	537,340	81,702
9,712,861	9,467,635	19,180,496	15,906,882	3,273,614	9,140,258	15,429,169	24,569,427	22,046,950	2,522,477
319	6	325	325	0	0	23	23	23	0
121,744	110,394	232,138	191,759	40,379	111,463	160,781	272,244	240,222	32,022
120,954	103,025	223,979	186,625	37,354	107,644	147,396	255,040	227,449	27,591
0	2,043	2,043	408	1,635	0	6,235	6,235	3,862	2,373
790	5,326	6,116	4,726	1,390	3,819	7,150	10,969	8,911	2,058
821,195	805,890	1,627,085	1,322,432	304,653	831,230	1,252,133	2,083,363	1,862,901	220,462
62,500	7,669	70,169	56,469	13,700	81,673	33,854	115,527	109,222	6,305
758,695	798,221	1,556,916	1,265,963	290,953	749,557	1,218,279	1,967,836	1,753,679	214,157
1,597	0	1,597	1,597	0	3,000	0	3,000	3,000	0
188,299	218,305	406,604	327,321	79,283	194,838	372,383	567,221	509,718	57,503
369,972	370,672	740,644	616,444	124,200	357,358	554,228	911,586	808,669	102,917
182,948	192,558	375,506	299,013	76,493	154,594	260,279	414,873	366,962	47,911
15,879	16,686	32,565	21,588	10,977	39,767	31,389	71,156	65,330	5,826
0,656,119	10,383,925	21,040,044	17,421,398	3,618,646	10,082,951	16,842,106	26,925,057	24,150,096	2,774,961
3,713,888	3,975,662	7,689,550	6,426,449	1,263,101	2,764,995	6,596,596	9,361,591	8,394,661	966,930
8,686,998	8,843,662	17,530,660	14,489,552	3,041,108	7,605,259	14,300,578	21,905,837	19,675,131	2,230,706
5,771,340	5,580,840	11,352,180	9,348,787	2,003,393	5,496,212	8,113,275	13,609,487	12,168,057	1,441,430
0	9,409	9,409	7,305	2,104	0	11,913	11,913	10,269	1,644
19.9	13.8	16.9	16.9	17.1	22.7	17.2	19.3	19.5	17.5
9.4	14.8	12.1	11.9	12.8	8.0	15.1	12.4	12.6	11.4
11.6	12.4	12.0	12.1	11.6	10.1	13.4	12.1	12.0	12.9
56.0	56.1	56.0	56.0	56.1	55.1	51.3	52.7	52.6	54.2
3.1	2.9	3.0	3.1	2.5	4.1	3.1	3.5	3.4	4.1
7.7	7.8	7.7	7.6	8.4	8.2	7.4	7.7	7.7	7.9
10.8	10.4	10.6	10.4	11.8	11.8	10.5	11.0	11.0	11.0
15	351	366	277	89	20	518	538	475	63

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	6,358,988	3,819,318	10,178,306	7,809,911	2,368,3[illegible]
Currency and coin	344,276	511,034	855,310	637,172	218,13[illegible]
Reserve with Federal Reserve banks (member banks)	1,596,576	1,227,873	2,824,449	1,991,232	833,217
Demand balances with banks in U.S. (except American branches of foreign banks)	767,141	1,253,792	2,020,933	1,506,334	514,599
Other balances with banks in United States	31,580	4,336	35,916	34,674	1,242
Balances with banks in foreign countries	75,244	690	75,934	50,569	25,365
Cash items in process of collection	3,544,171	821,593	4,365,764	3,589,930	775,834
SECURITIES - TOTAL	6,927,399	9,363,240	16,290,639	11,700,778	4,589,861
U.S. Treasury securities	2,960,044	4,441,864	7,401,908	5,347,303	2,054,605
Securities of other U.S. Government agencies and corps.	228,798	914,212	1,143,010	850,062	292,948
Obligations of States and subdivisions	3,585,690	3,840,094	7,425,784	5,260,834	2,164,950
Other securities	152,867	167,070	319,937	242,579	77,358
INVESTMENT SECURITIES - TOTAL	6,389,056	9,352,532	15,741,588	11,350,405	4,391,183
U.S. Treasury securities	2,587,026	4,433,543	7,020,569	5,095,516	1,925,053
Securities of other U.S. Government agencies and corps.	156,451	913,345	1,069,796	808,114	261,682
Obligations of States and subdivisions	3,492,954	3,838,574	7,331,528	5,204,438	2,127,090
Other securities	152,625	167,070	319,695	242,337	77,358
TRADING ACCOUNT SECURITIES - TOTAL	538,343	10,708	549,051	350,373	198,678
U.S. Treasury securities	373,018	8,321	381,339	251,787	129,552
Securities of other U.S. Government agencies and corps.	72,347	867	73,214	41,948	31,266
Obligations of States and subdivisions	92,736	1,520	94,256	56,396	37,860
Other securities	242	0	242	242	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	642,706	436,749	1,079,455	905,759	173,696
With domestic commercial banks	573,184	429,824	1,003,008	829,312	173,696
With brokers and dealers in securities	34,495	4,425	38,920	38,920	0
With others	35,027	2,500	37,527	37,527	0
OTHER LOANS AND DISCOUNTS - TOTAL	19,587,551	15,662,990	35,250,541	26,192,280	9,058,261
Real estate loans - total	3,930,525	6,161,534	10,092,059	6,990,642	3,101,417
Secured by farmland	5,563	320,884	326,447	220,288	106,159
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	704,076	467,381	1,171,457	732,608	438,849
Guaranteed by Veterans Administration	198,048	102,374	300,422	210,218	90,204
Not insured or guaranteed by FHA or VA	1,647,377	3,474,348	5,121,725	3,668,130	1,453,595
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	65,321	4,328	69,649	68,321	1,328
Not insured by FHA	234,742	129,358	364,100	156,914	207,186
Secured by other properties	1,075,398	1,662,861	2,738,259	1,934,163	804,096
Loans to domestic commercial and foreign banks	264,897	20,583	285,480	223,925	61,555
Loans to other financial institutions	1,909,005	365,689	2,274,694	1,788,797	485,897
Loans to brokers and dealers in securities	439,207	59,369	498,576	415,146	83,430
Other loans for purchasing or carrying securities	356,870	273,605	630,475	448,207	182,268
Loans to farmers (excluding loans on real estate)	72,943	839,039	911,982	634,892	277,090
Commercial and industrial loans (incl. open market paper)	9,718,562	3,374,781	13,093,343	10,027,207	3,066,136
Other loans to individuals - total	2,288,032	4,258,517	6,546,549	4,893,229	1,653,320
Passenger automobile instalment loans	603,138	1,740,773	2,343,911	1,738,371	605,540
Credit cards and related plans:					
Retail (charge account) credit card plans	122,773	104,172	226,945	179,313	47,632
Check credit and revolving credit plans	54,058	35,487	89,545	65,633	23,912
Other retail consumer instalment loans	235,045	539,451	774,496	611,804	162,692
Residential repair and modernization instalment loans	179,683	267,611	447,294	339,162	108,132
Other instalment loans for personal expenditures	239,769	520,536	760,305	569,264	191,041
Single-payment loans for personal expenditures	853,566	1,050,487	1,904,053	1,389,682	514,371
All other loans (including overdrafts)	607,510	309,873	917,383	770,235	147,148
TOTAL LOANS AND SECURITIES	27,157,656	25,462,979	52,620,635	38,798,817	13,821,818
Bank premises, furniture and fixtures, and other assets representing bank premises	487,082	436,901	923,983	662,377	261,606
Real estate owned other than bank premises	9,887	23,390	33,277	21,288	11,989
Investments in subsidiaries not consolidated	87,249	535	87,784	76,741	11,043
Customers' liability on acceptances outstanding	164,137	10,825	174,962	136,378	38,584
Other assets	464,865	228,447	693,312	543,516	149,796
TOTAL ASSETS	34,729,864	29,982,395	64,712,259	48,049,028	16,663,231

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
616,476	1,157,156	2,773,632	2,239,596	534,036	848,434	934,902	1,783,336	1,627,213	156,123
70,122	131,825	201,947	164,760	37,187	21,587	85,827	107,414	94,054	13,360
448,486	377,734	826,220	660,431	165,789	163,192	362,776	525,968	466,598	59,370
166,740	511,195	677,935	528,576	149,359	70,915	303,052	373,967	325,677	48,290
2,186	1,161	3,347	2,717	630	5,044	250	5,294	5,294	0
2,506	0	2,506	2,448	58	3,067	710	3,777	3,734	43
926,436	135,241	1,061,677	880,664	181,013	584,629	182,287	766,916	731,856	35,060
,336,787	2,524,282	3,861,069	3,039,005	822,064	623,361	2,331,606	2,954,967	2,549,092	405,875
589,948	1,267,189	1,857,137	1,448,868	408,269	213,274	1,119,793	1,333,067	1,114,389	218,678
40,382	292,489	332,871	247,464	85,407	42,768	248,996	291,764	243,093	48,671
673,390	935,237	1,608,627	1,290,860	317,767	356,416	945,573	1,301,989	1,167,341	134,648
33,067	29,367	62,434	51,813	10,621	10,903	17,244	28,147	24,269	3,878
,196,097	2,523,098	3,719,195	2,908,684	810,511	466,104	2,329,470	2,795,574	2,389,699	405,875
539,439	1,267,009	1,806,448	1,408,073	398,375	159,835	1,119,793	1,279,628	1,060,950	218,678
18,663	292,177	310,840	227,043	83,797	6,194	247,146	253,340	204,669	48,671
604,928	934,545	1,539,473	1,221,755	317,718	293,685	945,287	1,238,972	1,104,324	134,648
33,067	29,367	62,434	51,813	10,621	6,390	17,244	23,634	19,756	3,878
140,690	1,184	141,874	130,321	11,553	157,257	2,136	159,393	159,393	0
50,509	180	50,689	40,795	9,894	53,439	0	53,439	53,439	0
21,719	312	22,031	20,421	1,610	36,574	1,850	38,424	38,424	0
68,462	692	69,154	69,105	49	62,731	286	63,017	63,017	0
0	0	0	0	0	4,513	0	4,513	4,513	0
174,058	158,536	332,594	267,331	65,263	26,284	90,445	116,729	103,214	13,515
153,998	156,762	310,760	246,762	63,998	14,784	88,370	103,154	89,764	13,390
17,260	583	17,843	17,469	374	11,500	925	12,425	12,300	125
2,800	1,191	3,991	3,100	891	0	1,150	1,150	1,150	0
,483,338	3,570,418	7,053,756	5,687,516	1,366,240	1,960,666	3,946,563	5,907,229	5,293,071	614,158
497,618	1,276,215	1,773,833	1,297,189	476,644	317,509	1,429,788	1,747,297	1,553,407	193,890
1,876	208,572	210,448	152,516	57,932	2,175	94,098	96,273	74,515	21,758
24,622	78,357	102,979	69,008	33,971	27,358	175,268	202,626	170,353	32,273
8,832	22,223	31,055	25,979	5,076	21,340	55,794	77,134	68,616	8,518
144,916	600,329	745,245	499,712	245,533	184,448	762,691	947,139	861,426	85,713
3,316	536	3,852	3,729	123	36	1,596	1,632	1,632	0
42,149	21,082	63,231	53,780	9,451	18,768	23,480	42,248	40,790	1,458
271,907	345,116	617,023	492,465	124,558	63,384	316,861	380,245	336,075	44,170
18,620	7,009	25,629	22,581	3,048	22,442	6,924	29,366	26,766	2,600
336,370	78,371	414,741	344,978	69,763	179,871	37,108	216,979	211,830	5,149
71,407	7,500	78,907	57,602	21,305	12,684	2,479	15,163	14,886	277
50,450	23,565	74,015	66,803	7,212	59,856	27,131	86,987	78,431	8,556
20,614	300,251	320,865	261,878	58,987	14,051	619,897	633,948	504,409	129,539
,615,610	783,639	2,399,249	2,046,824	352,425	887,514	840,003	1,727,517	1,597,456	130,061
817,572	1,051,887	1,869,459	1,511,245	358,214	409,908	933,041	1,342,949	1,209,252	133,697
195,963	428,455	624,418	493,837	130,581	112,455	376,345	488,800	435,129	53,671
78,316	10,788	89,104	74,610	14,494	6,630	681	7,311	7,309	2
15,003	3,083	18,086	16,375	1,711	11,116	5,939	17,055	16,358	697
92,834	128,788	221,622	185,491	36,131	29,839	161,306	191,145	167,370	23,775
52,185	50,322	102,507	76,927	25,580	21,672	52,462	74,134	65,103	9,031
56,801	147,401	204,202	165,012	39,190	58,085	131,110	189,195	165,878	23,317
326,470	283,050	609,520	498,993	110,527	170,111	205,198	375,309	352,105	23,204
55,077	41,981	97,058	78,416	18,642	56,831	50,192	107,023	96,634	10,389
,994,183	6,253,236	11,247,419	8,993,852	2,253,567	2,610,311	6,368,614	8,978,925	7,945,377	1,033,548
85,634	109,291	194,925	162,611	32,314	53,406	111,975	165,381	149,069	16,312
3,388	8,129	11,517	10,257	1,260	417	4,876	5,293	4,526	767
3,599	1,605	5,204	5,099	105	2,215	203	2,418	2,418	0
14,036	449	14,485	14,455	30	16,186	4,250	20,436	20,126	310
69,167	48,298	117,465	99,051	18,414	48,078	45,618	93,696	87,340	6,356
,786,483	7,578,164	14,364,647	11,524,921	2,839,726	3,579,047	7,470,438	11,049,485	9,836,069	1,213,416

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	21,635,538	23,982,336	45,617,874	33,190,166	12,427,708
Individuals, partnerships, and corporations - demand	11,137,915	9,163,403	20,301,318	15,545,248	4,756,07[illegible]
Individuals, partnerships, and corporations - time	10,111,060	14,502,913	24,613,973	17,157,609	7,456,36[illegible]
Savings deposits	4,752,230	7,960,051	12,712,281	8,782,655	3,929,626
Deposits accumulated for payment of personal loans	27	37,053	37,080	35,324	1,756
Other deposits of individuals, partnerships, and corps.	5,358,803	6,505,809	11,864,612	8,339,630	3,524,982
Certified and officers' checks, letters of credit, travelers' checks, etc.	386,563	316,020	702,583	487,309	215,274
GOVERNMENT DEPOSITS - TOTAL	1,971,490	2,288,319	4,259,809	3,241,011	1,018,798
United States Government - demand	326,768	253,937	580,705	447,594	133,111
United States Government - time	3,472	2,350	5,822	5,246	576
States and subdivisions - demand	1,051,055	1,079,961	2,131,016	1,694,489	436,527
States and subdivisions - time	590,195	952,071	1,542,266	1,093,682	448,584
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,593,996	389,747	2,983,743	2,346,031	637,712
Commercial banks in the United States - demand	2,575,531	322,712	2,898,243	2,319,821	578,422
Commercial banks in the United States - time	15,230	11,107	26,337	21,665	4,672
Mutual savings banks in the United States - demand	1,135	55,770	56,905	2,445	54,460
Mutual savings banks in the United States - time	2,100	158	2,258	2,100	158
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	649,063	530	649,593	579,951	69,642
Foreign governments, central banks, etc. - demand	13,510	11	13,521	13,108	413
Foreign governments, central banks, etc. - time	470,393	0	470,393	436,593	33,800
Banks in foreign countries - demand	145,543	519	146,062	118,873	27,189
Banks in foreign countries - time	19,617	0	19,617	11,377	8,240
TOTAL DEPOSITS	26,850,087	26,660,932	53,511,019	39,357,159	14,153,860
Demand	15,638,020	11,192,333	26,830,353	20,628,887	6,201,466
Time	11,212,067	15,468,599	26,680,666	18,728,272	7,952,394
MISCELLANEOUS LIABILITIES - TOTAL	4,799,989	916,739	5,716,728	4,606,039	1,110,689
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,715,860	167,921	1,883,781	1,382,794	500,987
Other liabilities for borrowed money	591,631	51,598	643,229	467,635	175,594
Mortgage indebtedness	7,170	19,305	26,475	8,593	17,882
Acceptances outstanding	165,515	11,044	176,559	137,656	38,903
Other liabilities	2,319,813	666,871	2,986,684	2,609,361	377,323
TOTAL LIABILITIES	31,650,076	27,577,671	59,227,747	43,963,198	15,264,549
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	93	93	93	0
RESERVES ON LOANS AND SECURITIES - TOTAL	478,384	336,560	814,944	628,591	186,353
Reserve for bad debt losses on loans	468,039	317,643	785,682	604,768	180,914
Other reserves on loans	2,088	5,355	7,443	6,638	805
Reserves on securities	8,257	13,562	21,819	17,185	4,634
CAPITAL ACCOUNTS - TOTAL	2,601,404	2,068,071	4,669,475	3,457,146	1,212,329
Capital notes and debentures	171,746	49,286	221,032	144,679	76,353
Equity capital - total	2,429,658	2,018,785	4,448,443	3,312,467	1,135,976
Preferred stock	34,447	1,300	35,747	4,300	31,447
Common stock	711,869	558,245	1,270,114	979,463	290,651
Surplus	1,165,470	838,519	2,003,989	1,506,074	497,915
Undivided profits	364,075	541,745	905,820	638,771	267,049
Reserve for contingencies and other capital reserves	153,797	78,976	232,773	183,859	48,914
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	34,729,864	29,982,395	64,712,259	48,049,028	16,663,231
MEMORANDA					
Demand deposits adjusted[7]	9,191,550	9,794,091	18,985,641	14,271,542	4,714,099
Average of total deposits for the 15 calendar days ending with call date	25,344,288	26,233,994	51,578,282	37,794,117	13,784,165
Average of total loans for the 15 calendar days ending with call date	19,485,118	15,712,849	35,197,967	25,929,051	9,268,916
Unearned discount on instalment loans included in total capital accounts	0	15,368	15,368	13,151	2,217
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.3	12.7	15.7	16.3	14.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	7.9	17.8	12.5	12.3	13.1
Other securities	12.0	13.4	12.7	12.1	14.4
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.3	53.7	56.1	56.4	55.4
Other assets	3.5	2.3	3.0	3.0	2.8
Total capital accounts	7.5	6.9	7.2	7.2	7.3
OF TOTAL ASSETS OTHER THAN CASH [illegible] US TREASURY SECURITIES:					
Total capital accounts	10.1	9.5	9.8	9.8	9.8
NUMBER OF BANKS	24	928	952	649	303

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
978,829	5,965,118	9,943,947	7,866,437	2,077,510	2,075,906	5,989,679	8,065,585	7,108,780	956,805
344,838	2,817,330	5,162,168	4,124,361	1,037,807	1,251,621	2,189,432	3,441,053	3,070,670	370,383
590,660	3,089,460	4,680,120	3,666,166	1,013,954	787,719	3,738,511	4,526,230	3,949,952	576,278
728,213	1,153,344	1,881,557	1,487,608	393,949	224,403	984,812	1,209,215	1,057,632	151,583
0	4,277	4,277	3,277	1,000	86	9,066	9,152	8,379	773
862,447	1,931,839	2,794,286	2,175,281	619,005	563,230	2,744,633	3,307,863	2,883,941	423,922
43,331	58,328	101,659	75,910	25,749	36,566	61,736	98,302	88,158	10,144
351,448	697,330	1,048,778	874,997	173,781	174,562	545,044	719,606	613,319	106,287
62,013	68,355	130,368	104,939	25,429	36,969	60,648	97,617	87,572	10,045
159	1,920	2,079	1,645	434	951	2,893	3,844	2,900	944
138,393	467,462	605,855	505,651	100,204	121,427	302,621	424,048	359,929	64,119
150,883	159,593	310,476	262,762	47,714	15,215	178,882	194,097	162,918	31,179
1,216,152	103,890	1,320,042	1,068,927	251,115	514,993	108,037	623,030	601,763	21,267
1,213,637	99,511	1,313,148	1,062,537	250,611	505,766	107,027	612,793	591,662	21,131
2,515	3,635	6,150	5,660	490	735	165	900	790	110
0	744	744	730	14	8,242	835	9,077	9,061	16
0	0	0	0	0	250	10	260	250	10
19,622	0	19,622	19,465	157	15,423	890	16,313	16,273	40
99	0	99	99	0	18	0	18	18	0
9,000	0	9,000	9,000	0	2,000	0	2,000	2,000	0
9,273	0	9,273	9,116	157	11,155	890	12,045	12,005	40
1,250	0	1,250	1,250	0	2,250	0	2,250	2,250	0
5,566,051	6,766,338	12,332,389	9,829,826	2,502,563	2,780,884	6,643,650	9,424,534	8,340,135	1,084,399
3,811,584	3,511,730	7,323,314	5,883,343	1,439,971	1,971,764	2,723,189	4,694,953	4,219,075	475,878
1,754,467	3,254,608	5,009,075	3,946,483	1,062,592	809,120	3,920,461	4,729,581	4,121,060	608,521
593,157	153,283	746,440	661,215	85,225	508,587	238,714	747,301	718,493	28,808
394,280	20,896	415,176	374,193	40,983	261,046	32,020	293,066	291,066	2,000
29,477	11,934	41,411	39,773	1,638	134,180	7,042	141,222	139,522	1,700
1,752	4,141	5,893	3,882	2,011	11,552	3,391	14,943	14,599	344
14,130	449	14,579	14,549	30	16,186	4,250	20,436	20,126	310
153,518	115,863	269,381	228,818	40,563	85,623	192,011	277,634	253,180	24,454
5,159,208	6,919,621	13,078,829	10,491,041	2,587,788	3,289,471	6,882,364	10,171,835	9,058,628	1,113,207
105	30	135	135	0	0	0	0	0	0
75,674	68,570	144,244	117,585	26,659	36,656	79,331	115,987	104,187	11,800
64,687	60,652	125,339	101,273	24,066	36,656	77,013	113,669	102,575	11,094
1,160	3,586	4,746	3,917	829	0	808	808	605	203
9,827	4,332	14,159	12,395	1,764	0	1,510	1,510	1,007	503
551,496	589,943	1,141,439	916,160	225,279	252,920	508,743	761,663	673,254	88,409
42,900	8,853	51,753	45,771	5,982	11,200	16,917	28,117	26,045	2,072
508,596	581,090	1,089,686	870,389	219,297	241,720	491,826	733,546	647,209	86,337
0	0	0	0	0	0	518	518	0	518
119,940	141,209	261,149	210,399	50,750	80,600	142,882	223,482	196,913	26,569
265,365	240,912	506,277	407,384	98,893	86,350	192,364	278,714	244,719	33,995
114,639	177,902	292,541	230,996	61,545	74,770	138,760	213,530	190,266	23,264
8,652	21,067	29,719	21,610	8,109	0	17,302	17,302	15,311	1,991
5,786,483	7,578,164	14,364,647	11,524,921	2,839,726	3,579,047	7,470,438	11,049,485	9,836,069	1,213,416
1,609,498	3,208,623	4,818,121	3,835,203	982,918	844,400	2,373,227	3,217,627	2,807,985	409,642
5,214,388	6,571,968	11,786,356	9,400,995	2,385,361	2,604,076	6,548,567	9,152,643	8,076,344	1,076,299
3,430,678	3,585,265	7,015,943	5,626,576	1,389,367	1,382,959	3,921,940	5,304,899	4,685,207	619,692
0	8,805	8,805	7,098	1,707	0	14,558	14,558	12,985	1,573
23.8	15.3	19.3	19.4	18.8	23.7	12.5	16.1	16.5	12.9
8.2	20.6	14.7	14.2	17.0	4.6	18.3	13.9	12.9	22.0
11.5	12.7	12.1	12.2	12.0	12.8	12.9	12.9	13.0	11.4
53.9	49.2	51.4	51.7	50.4	55.5	54.0	54.5	54.9	51.7
2.6	2.2	2.4	2.5	1.8	3.4	2.2	2.6	2.7	2.0
8.1	7.8	7.9	7.9	7.9	7.1	6.8	6.9	6.8	7.3
11.9	11.4	11.7	11.6	11.8	9.8	9.4	9.5	9.4	10.5
15	450	465	348	117	8	482	490	377	113

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1969
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,659,987	1,945,662	3,605,649	3,207,117	398,
Currency and coin	43,495	159,094	202,589	182,163	20,4
Reserve with Federal Reserve banks (member banks)	425,980	616,206	1,042,186	937,771	104,41
Demand balances with banks in U.S. (except American branches of foreign banks)	266,194	782,958	1,049,152	938,419	110,73
Other balances with banks in United States	670	2,740	3,410	3,263	147
Balances with banks in foreign countries	1,873	0	1,873	1,686	187
Cash items in process of collection	921,775	384,664	1,306,439	1,143,815	162,62
SECURITIES - TOTAL	1,173,084	3,336,453	4,509,537	3,962,099	547,438
U.S. Treasury securities	506,556	1,657,163	2,163,719	1,863,828	299,891
Securities of other U.S. Government agencies and corps.	30,574	282,324	312,898	290,249	22,649
Obligations of States and subdivisions	550,888	1,370,404	1,921,292	1,702,119	219,173
Other securities	85,066	26,562	111,628	105,903	5,725
INVESTMENT SECURITIES - TOTAL	1,111,005	3,329,484	4,440,489	3,904,152	536,337
U.S. Treasury securities	473,236	1,654,739	2,127,975	1,836,314	291,661
Securities of other U.S. Government agencies and corps.	25,248	281,569	306,817	284,168	22,649
Obligations of States and subdivisions	529,429	1,366,614	1,896,043	1,679,024	217,019
Other securities	83,092	26,562	109,654	104,646	5,008
TRADING ACCOUNT SECURITIES - TOTAL	62,079	6,969	69,048	57,947	11,101
U.S. Treasury securities	33,320	2,424	35,744	27,514	8,230
Securities of other U.S. Government agencies and corps.	5,326	755	6,081	6,081	0
Obligations of States and subdivisions	21,459	3,790	25,249	23,095	2,154
Other securities	1,974	0	1,974	1,257	717
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	196,967	297,964	494,931	413,636	81,295
With domestic commercial banks	196,650	286,087	482,737	401,942	80,795
With brokers and dealers in securities	317	11,071	11,388	10,888	500
With others	0	806	806	806	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,180,616	5,566,539	8,747,155	7,709,755	1,037,400
Real estate loans - total	443,595	1,055,082	1,498,677	1,329,664	169,013
Secured by farmland	9,441	172,694	182,135	150,839	31,296
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	44,432	70,026	114,458	90,169	24,289
Guaranteed by Veterans Administration	19,842	41,242	61,084	49,653	11,431
Not insured or guaranteed by FHA or VA	140,061	385,652	525,713	475,118	50,595
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	11,861	2,434	14,295	13,268	1,027
Not insured by FHA	2,216	20,916	23,132	19,720	3,412
Secured by other properties	215,742	362,118	577,860	530,897	46,963
Loans to domestic commercial and foreign banks	12,586	14,914	27,500	27,500	0
Loans to other financial institutions	260,111	120,998	381,109	346,124	34,985
Loans to brokers and dealers in securities	21,859	14,736	36,595	33,940	2,655
Other loans for purchasing or carrying securities	89,694	61,594	151,288	103,176	48,112
Loans to farmers (excluding loans on real estate)	164,142	1,227,326	1,391,468	1,203,106	188,362
Commercial and industrial loans (incl. open market paper)	1,276,826	1,497,241	2,774,067	2,443,349	330,718
Other loans to individuals - total	745,158	1,508,802	2,253,960	2,029,093	224,867
Passenger automobile instalment loans	174,991	693,189	868,180	774,018	94,162
Credit cards and related plans:					
Retail (charge account) credit card plans	96,619	25,259	121,878	97,754	24,124
Check credit and revolving credit plans	14,227	8,493	22,720	19,927	2,793
Other retail consumer instalment loans	61,500	192,545	254,045	212,130	41,915
Residential repair and modernization instalment loans	33,059	66,885	99,944	86,926	13,018
Other instalment loans for personal expenditures	79,409	196,092	275,501	254,471	21,030
Single-payment loans for personal expenditures	285,353	326,339	611,692	583,867	27,825
All other loans (including overdrafts)	166,645	65,846	232,491	193,803	38,688
TOTAL LOANS AND SECURITIES	4,550,667	9,200,956	13,751,623	12,085,490	1,666,133
Bank premises, furniture and fixtures, and other assets representing bank premises	121,931	178,552	300,483	283,725	16,758
Real estate owned other than bank premises	5,281	12,474	17,755	16,690	1,065
Investments in subsidiaries not consolidated	2,840	484	3,324	3,309	15
Customers' liability on acceptances outstanding	16,602	488	17,090	17,090	0
Other assets	75,082	76,361	151,443	135,607	15,83
TOTAL ASSETS	6,432,390	11,414,977	17,847,367	15,749,028	2,098,339

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
553,350	2,243,996	4,797,346	4,459,181	338,165	8,770,880	1,336,621	10,107,501	8,601,486	1,506,015
60,549	211,738	272,287	243,159	29,128	576,955	184,999	761,954	664,434	97,520
622,943	588,309	1,211,252	1,137,027	74,225	3,338,178	417,366	3,755,544	3,226,959	528,585
511,034	1,082,662	1,593,696	1,458,859	134,837	602,645	294,260	896,905	784,633	112,272
1,486	15,070	16,556	16,440	116	14,002	4,200	18,202	17,482	720
8,543	2,698	11,241	10,211	1,030	27,855	6,569	34,424	28,569	5,855
1,348,795	343,519	1,692,314	1,593,485	98,829	4,211,245	429,227	4,640,472	3,879,409	761,063
2,027,528	3,295,328	5,322,856	4,833,259	489,597	10,354,993	2,366,951	12,721,944	11,193,400	1,528,544
769,096	1,379,651	2,148,747	1,932,280	216,467	3,931,179	1,006,416	4,937,595	4,307,614	629,981
36,110	374,222	410,332	379,375	30,957	608,359	211,120	819,479	707,575	111,904
1,187,138	1,499,547	2,686,685	2,448,453	238,232	5,591,463	1,126,921	6,718,384	5,947,256	771,128
35,184	41,908	77,092	73,151	3,941	223,992	22,494	246,486	230,955	15,531
1,931,940	3,285,880	5,217,820	4,736,150	481,670	9,820,697	2,350,878	12,171,575	10,783,148	1,388,427
712,495	1,379,022	2,091,517	1,875,545	215,972	3,728,609	1,001,902	4,730,511	4,173,515	556,996
30,158	374,147	404,305	373,348	30,957	501,647	209,255	710,902	641,679	69,223
1,154,503	1,490,803	2,645,306	2,414,506	230,800	5,369,724	1,117,227	6,486,951	5,740,274	746,677
34,784	41,908	76,692	72,751	3,941	220,717	22,494	243,211	227,680	15,531
95,588	9,448	105,036	97,109	7,927	534,296	16,073	550,369	410,252	140,117
56,601	629	57,230	56,735	495	202,570	4,514	207,084	134,099	72,985
5,952	75	6,027	6,027	0	106,712	1,865	108,577	65,896	42,681
32,635	8,744	41,379	33,947	7,432	221,739	9,694	231,433	206,982	24,451
400	0	400	400	0	3,275	0	3,275	3,275	0
195,015	266,890	461,905	429,360	32,545	664,737	151,355	816,092	717,812	98,280
195,015	264,545	459,560	427,160	32,400	61,100	10,000	71,100	49,300	21,800
0	1,175	1,175	1,175	0	492,198	82,355	574,553	511,423	63,130
0	1,170	1,170	1,025	145	111,439	59,000	170,439	157,089	13,350
5,640,486	6,036,187	11,676,673	10,623,087	1,053,586	32,535,683	6,146,510	38,682,193	33,764,191	4,918,002
513,821	875,792	1,389,613	1,243,110	146,503	9,299,148	1,862,716	11,161,864	9,909,576	1,252,288
18,729	135,542	154,271	139,366	14,905	186,497	53,481	239,978	216,324	23,654
22,239	37,748	59,987	46,017	13,970	2,426,443	439,161	2,865,604	2,781,088	84,516
22,906	19,949	42,855	39,413	3,442	531,872	116,807	648,679	591,707	56,972
100,235	292,188	392,423	365,176	27,247	3,566,636	579,905	4,146,541	3,800,337	346,204
0	2,335	2,335	2,335	0	36,721	5,252	41,973	18,041	23,932
19,180	25,101	44,281	38,546	5,735	467,530	52,322	519,852	384,979	134,873
330,532	362,929	693,461	612,257	81,204	2,083,449	615,788	2,699,237	2,117,100	582,137
17,366	9,656	27,022	25,177	1,845	282,929	23,428	306,357	272,903	33,454
513,987	142,731	656,718	624,096	32,622	1,693,035	140,140	1,833,175	1,477,167	356,008
46,620	22,082	68,702	64,222	4,480	312,929	15,041	327,970	256,016	71,954
435,122	191,722	626,844	589,803	37,041	232,232	45,161	277,393	233,665	43,728
56,920	571,922	628,842	560,733	68,109	1,027,491	418,957	1,446,448	1,309,356	137,092
2,831,208	2,310,546	5,141,754	4,745,358	396,396	13,123,123	1,879,317	15,002,440	12,997,921	2,004,519
1,008,197	1,804,346	2,812,543	2,471,124	341,419	5,875,407	1,687,182	7,562,589	6,638,312	924,277
334,964	888,629	1,223,593	1,091,255	132,338	2,233,881	754,031	2,987,912	2,687,143	300,769
48,976	14,506	63,482	33,081	30,401	555,222	96,199	651,421	592,833	58,588
3,930	4,531	8,461	8,440	21	166,950	31,339	198,289	157,913	40,376
107,116	195,339	302,455	246,250	56,205	516,762	219,011	735,773	659,621	76,152
41,466	67,269	108,735	98,817	9,918	437,297	105,305	542,602	407,817	134,785
107,583	258,805	366,388	329,172	37,216	556,216	269,524	825,740	752,829	72,911
364,162	375,267	739,429	664,109	75,320	1,409,079	211,773	1,620,852	1,380,156	240,696
217,245	107,390	324,635	299,464	25,171	689,389	74,568	763,957	669,275	94,682
7,863,029	9,598,405	17,461,434	15,885,706	1,575,728	43,555,413	8,664,816	52,220,229	45,675,403	6,544,826
254,137	232,709	486,846	450,741	36,105	1,072,002	230,069	1,302,071	1,156,564	145,507
12,132	19,619	31,751	29,488	2,263	43,119	9,823	52,942	44,121	8,821
7,728	517	8,245	8,245	0	120,156	1,494	121,650	107,979	13,671
63,608	4,764	68,372	67,197	1,175	507,775	30,017	537,792	454,541	83,251
110,889	95,093	205,982	185,056	20,926	977,295	166,206	1,143,501	1,026,661	116,840
0,864,873	12,195,103	23,059,976	21,085,614	1,974,362	55,046,640	10,439,046	65,485,686	57,066,755	8,418,931

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 195
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,030,180	8,345,619	12,375,799	10,915,809	1,459,99[illegible]
Individuals, partnerships, and corporations - demand	2,523,928	4,199,798	6,723,726	5,914,662	809,0[illegible]
Individuals, partnerships, and corporations - time	1,448,085	4,049,983	5,498,068	4,866,088	631,9[illegible]
Savings deposits	626,771	1,678,522	2,305,293	2,055,858	249,435
Deposits accumulated for payment of personal loans	2,292	11,850	14,142	14,142	0
Other deposits of individuals, partnerships, and corps.	819,022	2,359,611	3,178,633	2,796,088	382,545
Certified and officers' checks, letters of credit, travelers' checks, etc	58,167	95,838	154,005	135,059	18,946
GOVERNMENT DEPOSITS - TOTAL	345,090	1,259,952	1,605,042	1,448,702	156,340
United States Government - demand	77,786	133,896	211,682	188,207	23,475
United States Government - time	13,295	12,632	25,927	25,862	65
States and subdivisions - demand	152,863	690,841	843,704	757,570	86,134
States and subdivisions - time	101,146	422,583	523,729	477,063	46,666
DOMESTIC INTERBANK DEPOSITS - TOTAL	942,745	475,694	1,418,439	1,240,479	177,960
Commercial banks in the United States - demand	940,222	474,555	1,414,777	1,237,184	177,593
Commercial banks in the United States - time	2,523	1,122	3,645	3,295	350
Mutual savings banks in the United States - demand	0	17	17	0	17
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	5,338	0	5,338	4,220	1,118
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	5,338	0	5,338	4,220	1,118
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	5,323,353	10,081,265	15,404,618	13,609,210	1,795,408
Demand	3,758,304	5,594,945	9,353,249	8,236,902	1,116,347
Time	1,565,049	4,486,320	6,051,369	5,372,308	679,061
MISCELLANEOUS LIABILITIES - TOTAL	501,449	301,310	802,759	688,127	114,632
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	318,433	73,397	391,830	328,650	63,180
Other liabilities for borrowed money	58,647	26,597	85,244	72,885	12,359
Mortgage indebtedness	23,081	7,229	30,310	27,706	2,604
Acceptances outstanding	16,603	500	17,103	17,103	0
Other liabilities	84,685	193,587	278,272	241,783	36,489
TOTAL LIABILITIES	5,824,802	10,382,575	16,207,377	14,297,337	1,910,040
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	106	106	98	8
RESERVES ON LOANS AND SECURITIES - TOTAL	64,506	99,609	164,115	146,347	17,768
Reserve for bad debt losses on loans	63,335	94,437	157,772	140,444	17,328
Other reserves on loans	1,000	2,354	3,354	3,006	348
Reserves on securities	171	2,818	2,989	2,897	92
CAPITAL ACCOUNTS - TOTAL	543,082	932,687	1,475,769	1,305,246	170,523
Capital notes and debentures	31,500	13,817	45,317	38,240	7,077
Equity capital - total	511,582	918,870	1,430,452	1,267,006	163,446
Preferred stock	0	4,258	4,258	4,258	0
Common stock	151,789	243,029	394,818	348,343	46,475
Surplus	196,617	357,285	553,902	485,408	68,494
Undivided profits	157,342	289,748	447,090	400,487	46,603
Reserve for contingencies and other capital reserves	5,834	24,550	30,384	28,510	1,874
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,432,390	11,414,977	17,847,367	15,749,028	2,098,339
MEMORANDA					
Demand deposits adjusted[7]	1,818,521	4,601,830	6,420,351	5,667,696	752,655
Average of total deposits for the 15 calendar days ending with call date	4,965,865	9,796,420	14,762,285	13,035,359	1,726,926
Average of total loans for the 15 calendar days ending with call date	3,229,267	5,646,496	8,875,763	7,820,114	1,055,649
Unearned discount on instalment loans included in total capital accounts	0	13,961	13,961	12,870	1,091
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	25.8	17.0	20.2	20.4	19.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	7.7	17.0	13.6	13.5	15.0
Other securities	10.5	12.3	11.6	11.7	11.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.5	51.4	51.8	51.6	53.3
Other assets	3.4	2.4	2.7	2.9	1.6
Total capital accounts	8.4	8.2	8.3	8.3	8.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.6	11.9	12.2	12.2	12.1
NUMBER OF BANKS	19	810	829	714	115

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
6,153,632	8,949,892	15,103,524	13,713,293	1,390,231	38,469,952	8,064,104	46,534,056	40,885,457	5,648,599
3,804,406	4,837,394	8,641,800	7,893,715	748,085	17,156,465	3,559,251	20,715,716	17,689,667	3,026,049
2,207,035	3,966,521	6,173,556	5,556,695	616,861	20,444,377	4,354,013	24,798,390	22,305,841	2,492,549
720,418	1,527,164	2,247,582	2,005,760	241,822	12,813,368	2,451,735	15,265,103	13,847,573	1,417,530
125,360	82,055	207,415	176,330	31,085	0	0	0	0	0
1,361,257	2,357,302	3,718,559	3,374,605	343,954	7,631,009	1,902,278	9,533,287	8,458,268	1,075,019
142,191	145,977	288,168	262,883	25,285	869,110	150,840	1,019,950	889,949	130,001
912,295	1,295,812	2,208,107	1,991,792	216,315	3,511,879	962,035	4,473,914	3,986,819	487,095
155,691	101,621	257,312	242,341	14,971	484,017	86,975	570,992	506,016	64,976
1,832	4,316	6,148	6,026	122	22,295	10,191	32,486	22,140	10,346
237,128	529,328	766,456	681,254	85,202	763,299	337,789	1,101,088	998,170	102,918
517,644	660,547	1,178,191	1,062,171	116,020	2,242,268	527,080	2,769,348	2,460,493	308,855
1,387,356	557,860	1,945,216	1,830,432	114,784	1,232,958	48,012	1,280,970	825,761	455,209
1,371,124	535,788	1,906,912	1,795,391	111,521	1,201,241	44,741	1,245,982	796,473	449,509
16,232	19,424	35,656	32,393	3,263	18,680	1,108	19,788	15,087	4,701
0	208	208	208	0	12,222	2,163	14,385	13,386	999
0	2,440	2,440	2,440	0	815	0	815	815	0
140,205	6,641	146,846	144,578	2,268	1,382,031	13,488	1,395,519	1,259,236	136,283
2,954	456	3,410	3,410	0	50,058	2,417	52,475	51,448	1,027
7,500	0	7,500	7,500	0	1,048,592	1,000	1,049,592	973,792	75,800
28,491	6,185	34,676	32,408	2,268	269,129	8,522	277,651	224,099	53,552
101,260	0	101,260	101,260	0	14,252	1,549	15,801	9,897	5,904
8,593,488	10,810,205	19,403,693	17,680,095	1,723,598	44,596,820	9,087,639	53,684,459	46,957,273	6,727,186
5,741,985	6,156,957	11,898,942	10,911,610	987,332	20,805,541	4,192,698	24,998,239	21,169,208	3,829,031
2,851,503	4,653,248	7,504,751	6,768,485	736,266	23,791,279	4,894,941	28,686,220	25,788,065	2,898,155
1,335,082	338,755	1,673,837	1,587,413	86,424	6,305,421	525,392	6,830,813	5,831,479	999,334
818,613	93,101	911,714	864,985	46,729	2,416,179	128,141	2,544,320	2,051,034	493,286
144,225	21,959	166,184	163,032	3,152	593,955	33,884	627,839	627,825	14
62,660	8,437	71,097	67,154	3,943	96,240	9,379	105,619	91,877	13,742
64,632	4,770	69,402	68,221	1,181	512,899	30,017	542,916	458,527	84,389
244,952	210,488	455,440	424,021	31,419	2,686,148	323,971	3,010,119	2,602,216	407,903
9,928,570	11,148,960	21,077,530	19,267,508	1,810,022	50,902,241	9,613,031	60,515,272	52,788,752	7,726,520
0	0	0	0	0	0	153	153	153	0
121,227	130,327	251,554	234,211	17,343	673,612	113,026	786,638	671,971	114,667
109,089	112,230	221,319	204,891	16,428	672,942	101,964	774,906	670,592	104,314
0	7,418	7,418	7,412	6	45	7,625	7,670	238	7,432
12,138	10,679	22,817	21,908	909	625	3,437	4,062	1,141	2,921
815,076	915,816	1,730,892	1,583,895	146,997	3,470,787	712,836	4,183,623	3,605,879	577,744
31,000	18,351	49,351	37,451	11,900	267,243	57,007	324,250	215,055	109,195
784,076	897,465	1,681,541	1,546,444	135,097	3,203,544	655,829	3,859,373	3,390,824	468,549
440	250	690	690	0	0	400	400	0	400
280,967	265,035	546,002	502,422	43,580	929,606	218,347	1,147,953	980,734	167,219
357,922	344,507	702,429	643,613	58,816	1,533,679	264,314	1,797,993	1,589,142	208,851
143,400	231,376	374,776	346,953	27,823	689,084	168,143	857,227	767,859	89,368
1,347	56,297	57,644	52,766	4,878	51,175	4,625	55,800	53,089	2,711
0,864,873	12,195,103	23,059,976	21,085,614	1,974,362	55,046,640	10,439,046	65,485,686	57,066,755	8,418,931
2,866,375	5,176,029	8,042,404	7,280,393	762,011	14,909,038	3,631,755	18,540,793	15,987,310	2,553,483
7,958,959	10,422,145	18,381,104	16,731,670	1,649,434	43,773,927	8,919,712	52,693,639	46,405,299	6,288,340
5,362,762	6,067,213	11,429,975	10,375,412	1,054,563	32,340,519	6,055,659	38,396,178	33,661,830	4,734,348
0	27,866	27,866	25,354	2,512	0	4,485	4,485	4,284	201
23.5	18.4	20.8	21.1	17.1	15.9	12.8	15.4	15.1	17.9
6.8	14.4	10.8	10.7	12.5	7.7	11.6	8.3	8.4	7.4
11.8	12.6	12.3	12.3	12.3	11.1	11.1	11.1	11.2	10.7
53.7	51.7	52.6	52.4	55.0	60.3	60.3	60.3	60.4	59.6
4.1	2.9	3.5	3.5	3.1	4.9	4.2	4.8	4.9	4.4
7.5	7.5	7.5	7.5	7.4	6.3	6.8	6.4	6.3	6.9
10.7	10.7	10.7	10.7	10.4	8.2	8.8	8.3	8.1	9.1
17	623	640	573	67	19	151	170	138	32

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 19
(Amounts in thousands of dollars)

ASSETS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	588,190	44,489	153,324	786,
Currency and coin	69,520	6,794	28,259	104,5
Reserve with Federal Reserve banks (member banks)	171,121	12,801	0	183,92
Demand balances with banks in U.S. (except American branches of foreign banks)	155,353	19,954	113,569	288,87
Other balances with banks in United States	1,282	0	245	1,52
Balances with banks in foreign countries	76	0	0	7
Cash items in process of collection	190,838	4,940	11,251	207,02
INVESTMENT SECURITIES - TOTAL	855,772	106,340	502,845	1,464,95
U.S. Treasury securities	374,437	48,696	212,576	635,70
Securities of other U.S. Government agencies and corps	48,657	13,335	72,664	134,65
Obligations of States and subdivisions	425,143	43,455	216,341	684,93
Other securities	7,535	854	1,264	9,65
TRADING ACCOUNT SECURITIES	15,496	0	4,720	20,21
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	104,571	5,795	68,036	178,40
OTHER LOANS AND DISCOUNTS - TOTAL	1,686,059	164,271	631,678	2,482,00
Real estate loans - total	287,543	52,601	208,540	548,68
Secured by farmland	25,599	6,083	51,796	83,47
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	10,258	1,411	3,668	15,33
Guaranteed by Veterans Administration	1,238	169	538	1,94
Not insured or guaranteed by FHA or VA	131,711	24,776	102,388	258,87
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	15	0	122	13
Not insured by FHA	5,002	46	1,909	6,95
Secured by other properties	113,720	20,116	48,119	181,95
Loans to domestic commercial and foreign banks	439	0	1,450	1,88
Loans to other financial institutions	66,421	1,591	9,112	77,12
Loans to brokers and dealers in securities	6,160	0	224	6,38
Other loans for purchasing or carrying securities	15,889	768	20,675	37,33
Loans to farmers (excluding loans on real estate)	35,987	5,835	37,353	79,17
Commercial and industrial loans (incl. open market paper)	582,410	41,462	137,711	761,58
Other loans to individuals - total	621,172	60,635	203,072	884,87
Passenger automobile instalment loans	207,662	24,668	81.136	313,46
Credit cards and related plans:				
Retail (charge account) credit card plans	36,740	100	65	36,90
Check credit and revolving credit plans	2,292	76	97	2,46
Other retail consumer instalment loans	73,647	6,065	24,392	104,10
Residential repair and modernization instalment loans	27,220	3,233	7,730	38,18
Other instalment loans for personal expenditures	100,540	7,656	31,715	139,91
Single-payment loans for personal expenditures	173,071	18,837	57,937	249,84
All other loans (including overdrafts)	70,038	1,379	13,541	84,95
TOTAL LOANS AND SECURITIES	2,661,898	276,406	1,207,279	4,145,58
Bank premises, furniture and fixtures, and other assets representing bank premises	68,098	8,381	24,988	101,46
Real estate owned other than bank premises	4,368	143	1,357	5,868
Investments in subsidiaries not consolidated	0	0	55	5
Customers' liabilities on acceptances outstanding	3,156	0	604	3,760
Other assets	19,045	1,884	4,280	25,20
TOTAL ASSETS	3,344,755	331,303	1,391,887	5,067,94

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[19]	INSURED COMMERCIAL BANKS			
					STATE BANKS		TOTAL
TIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
62,243	9,273	71,516	467	322,828	96,971		419,799
12,039	1,774	13,813	62	41,217	14,165		55,382
18,589	0	18,589	0	92,043	9,231		101,274
19,928	4,530	24,458	405	23,320	36,955		60,275
253	15	268	0	1,435	0		1,435
327	12	339	0	3,519	963		4,482
11,107	2,942	14,049	0	161,294	35,657		196,951
144,265	36,052	180,317	1,084	403,591	213,698		617,289
49,709	13,210	62,919	947	127,842	63,005		190,847
21,536	12,887	34,423	0	25,228	32,954		58,182
72,235	9,795	82,030	137	244,785	116,934		361,719
785	160	945	0	5,736	805		6,541
0	0	0	0	8,042	5,699		13,741
3,600	6,200	9,800	800	60,850	2,184		63,034
192,063	58,756	250,819	3,706	1,675,588	585,470		2,261,058
83,135	18,232	101,367		474,072	146,022		620,094
4	775	779		7,300	1,592		8,892
18,983	3,919	22,902		249,560	53,196		302,756
127	471	598		66,091	14,318		80,409
42,366	8,098	50,464		59,728	30,309		90,037
0	0	0		3,395	0		3,395
932	935	1,867		2,971	543		3,514
20,723	4,034	24,757		85,027	46,064		131,091
0	0	0		13,858	1,835		15,693
11	0	11		75,206	30,980		106,186
3,500	0	3,500		2,065	4,057		6,122
370	24	394		5,563	2,706		8,269
1	997	998		193,585	31,667		225,252
61,582	27,172	88,754		467,292	144,582		611,874
42,637	12,059	54,696		423,776	214,409		638,185
13,278	4,805	18,083		169,509	59,212		228,721
650	0	650		42,273	8,808		51,081
0	0	0		15,373	3,434		18,807
17,432	2,596	20,028		39,930	36,841		76,771
2,298	644	2,942		26,777	16,059		42,836
5,287	3,580	8,867		88,602	37,966		126,568
3,692	434	4,126		41,312	52,089		93,401
827	272	1,099		20,171	9,212		29,383
339,928	101,008	440,936	5,590	2,148,071	807,051		2,955,122
11,604	1,461	13,065	45	55,094	25,140		80,234
1,021	447	1,468	27	1,094	1,267		2,361
0	0	0	0	400	291		691
189	0	189	0	2,838	1,908		4,746
3,816	1,763	5,579	28	43,706	14,983		58,689
418,801	113,952	532,753	6,157	2,574,031	947,611		3,521,642

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,427,810	246,690	1,012,321	3,686,
Individuals, partnerships, and corporations - demand	1,232,623	109,752	464,351	1,806,
Individuals, partnerships, and corporations - time	1,176,779	135,629	539,573	1,851,98
Savings deposits	645,058	71,241	242,232	958,53
Deposits accumulated for payment of personal loans	4,444	576	580	5,60
Other deposits of individuals, partnerships, and corps.	527,277	63,812	296,761	887,85
Certified and officers' checks, letters of credit, travelers' checks, etc	18,408	1,309	8,397	28,11
GOVERNMENT DEPOSITS - TOTAL	320,850	37,243	191,141	549,23
United States Government - demand	30,676	2,635	17,659	50,97
United States Government - time	1,937	28	138	2,10
States and subdivisions - demand	219,006	23,221	118,993	361,22
States and subdivisions - time	69,231	11,359	54,351	134,94
DOMESTIC INTERBANK DEPOSITS - TOTAL	154,999	2,699	33,528	191,22
Commercial banks in the United States - demand	152,137	2,369	32,543	187,04
Commercial banks in the United States - time	2,788	330	985	4,10
Mutual savings banks in the United States - demand	74	0	0	7
Mutual savings banks in the United States - time	0	0	0	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	839	0	0	83
Foreign governments, central banks, etc. - demand	0	0	0	
Foreign governments, central banks, etc. - time	0	0	0	
Banks in foreign countries - demand	839	0	0	83
Banks in foreign countries - time	0	0	0	
TOTAL DEPOSITS	2,904,498	286,632	1,236,990	4,428,12
Demand	1,653,763	139,286	641,943	2,434,99
Time	1,250,735	147,346	595,047	1,993,12
MISCELLANEOUS LIABILITIES - TOTAL	132,521	13,276	22,548	168,34
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	38,175	3,000	0	41,17
Other liabilities for borrowed money	6,533	103	169	6,80
Mortgage indebtedness	2,849	3,161	4,969	10,97
Acceptances outstanding	3,156	0	701	3,85
Other liabilities	81,808	7,012	16,709	105,52
TOTAL LIABILITIES	3,037,019	299,908	1,259,538	4,596,46
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	23	0	0	2
RESERVES ON LOANS AND SECURITIES - TOTAL	38,253	4,283	12,060	54,59
Reserve for bad debt losses on loans	37,463	3,469	11,560	52,49
Other reserves on loans	286	23	145	45
Reserves on securities	504	791	355	1,65
CAPITAL ACCOUNTS - TOTAL	269,460	27,112	120,289	416,86
Capital notes and debentures	0	575	1,510	2,08
Equity capital - total	269,460	26,537	118,779	414,77
Preferred stock	0	0	0	
Common stock	78,487	5,371	31,372	115,23
Surplus	112,597	12,961	38,347	163,90
Undivided profits	67,324	7,892	47,122	122,33
Reserve for contingencies and other capital reserves	11,052	313	1,938	13,30
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,344,755	331,303	1,391,887	5,067,94
MEMORANDA				
Demand deposits adjusted[7]	1,280,112	129,342	580,490	1,989,94
Average of total deposits for the 15 calendar days ending with call date	2,810,017	285,327	1,201,664	4,297,00
Average of total loans for the 15 calendar days ending with call date	1,671,189	163,436	639,406	2,474,03
Unearned discount on instalment loans included in total capital accounts	2,463	864	3,725	7,05
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	17.6	13.4	11.0	15.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.6	18.7	20.5	15.
Other securities	13.4	13.4	16.0	14.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.5	51.3	50.3	52.
Other assets	2.8	3.1	2.2	2.
Total capital accounts	8.1	8.2	8.6	8.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	11.3	11.4	11.7	11.
NUMBER OF BANKS	88	21	159	26

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
					STATE BANKS		TOTAL
IONAL	NON-MEMBERS F. R. SYSTEM	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
6,724	67,449	324,173	4,301	2,022,851	726,661		2,749,512
8,255	39,325	187,580	1,986	835,787	336,175		1,171,962
103,764	26,710	130,474	2,284	1,143,023	378,181		1,521,204
72,634	18,661	91,295	1,914	552,497	172,726		725,223
0	0	0	21	0	0		0
31,130	8,049	39,179	349	590,526	205,455		795,981
4,705	1,414	6,119	31	44,041	12,305		56,346
121,245	35,209	156,454	1,429	241,162	90,898		332,060
5,884	622	6,506	0	17,830	8,753		26,583
2,752	47	2,799	0	2,565	4,449		7,014
25,302	5,956	31,258	352	103,364	30,473		133,837
87,307	28,584	115,891	1,077	117,403	47,223		164,626
2,509	975	3,484	0	10,480	6,365		16,845
2,003	238	2,241	0	10,480	6,340		16,820
75	100	175	0	0	25		25
431	387	818	0	0	0		0
0	250	250	0	0	0		0
188	0	188	0	9,985	2,296		12,281
0	0	0	0	2,417	0		2,417
0	0	0	0	1,000	0		1,000
188	0	188	0	6,568	2,196		8,764
0	0	0	0	0	100		100
380,666	103,633	484,299	5,730	2,284,478	826,220		3,110,698
186,768	47,942	234,710	2,369	1,020,487	396,242		1,416,729
193,898	55,691	249,589	3,361	1,263,991	429,978		1,693,969
6,619	2,389	9,008	18	108,312	48,029		156,341
750	0	750	0	33,950	9,665		43,615
128	0	128	0	0	2,022		2,022
110	219	329	0	1,295	4,391		5,686
189	0	189	0	2,838	1,921		4,759
5,442	2,170	7,612	18	70,229	30,030		100,259
387,285	106,022	493,307	5,748	2,392,790	874,249		3,267,039
0	0	0	0	0	0		0
5,950	933	6,883	30	26,586	8,699		35,285
5,827	933	6,760	30	26,586	8,699		35,285
0	0	0	0	0	0		0
123	0	123	0	0	0		0
25,566	6,997	32,563	379	154,655	64,663		219,318
180	456	636	0	25,709	9,700		35,409
25,386	6,541	31,927	379	128,946	54,963		183,909
0	0	0	0	0	0		0
8,825	2,595	11,420	100	34,726	17,697		52,423
10,099	2,125	12,224	100	58,106	24,907		83,013
5,198	1,321	6,519	144	36,114	12,194		48,308
1,264	500	1,764	35	0	165		165
418,801	113,952	532,753	6,157	2,574,031	947,611		3,521,642
167,774	44,140	211,914	2,369	830,883	345,492		1,176,375
377,057	104,376	481,433	5,830	2,225,680	805,399		3,031,079
190,305	62,618	252,923	3,754	1,646,984	585,046		2,232,030
758	0	758	0	191	0		191
14.9	8.1	13.4	7.6	12.5	10.2		11.9
17.0	22.9	18.3	15.4	5.9	10.1		7.1
17.4	8.7	15.6	2.2	10.0	13.0		10.8
46.7	57.0	48.9	73.2	67.5	62.0		66.0
4.0	3.2	3.8	1.6	4.0	4.6		4.2
6.1	6.1	6.1	6.2	6.0	6.8		6.2
8.3	7.6	8.2	8.0	7.3	8.2		7.5
5	4	9	1	4	8 [13]		12

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 196
(Amounts in thousands of dollars)

ASSETS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	312,550	89,617	181,716	583,883	
Currency and coin	29,104	5,262	21,872	56,238	6
Reserve with Federal Reserve banks (member banks)	68,775	27,905	0	96,680	
Demand balances with banks in U.S. (except American branches of foreign banks)	127,648	33,708	151,847	313,203	89
Other balances with banks in United States	1,482	20	210	1,712	
Balances with banks in foreign countries	0	0	0	0	
Cash items in process of collection	85,541	22,722	7,787	116,050	
INVESTMENT SECURITIES - TOTAL	417,197	97,987	377,838	893,022	1,42
U.S. Treasury securities	178,577	37,321	178,370	394,268	76
Securities of other U.S. Government agencies and corps	35,692	15,770	43,309	94,771	14
Obligations of States and subdivisions	199,515	44,137	154,576	398,228	52
Other securities	3,413	759	1,583	5,755	
TRADING ACCOUNT SECURITIES	1,120	0	0	1,120	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	31,941	7,668	20,280	59,889	
OTHER LOANS AND DISCOUNTS - TOTAL	767,405	207,218	523,867	1,498,490	1,93
Real estate loans - total	197,303	68,824	175,935	442,062	48
Secured by farmland	44,560	8,681	69,119	122,360	15
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	6,534	2,239	4,532	13,305	2.
Guaranteed by Veterans Administration	1,566	451	141	2,158	(
Not insured or guaranteed by FHA or VA	55,395	24,544	62,339	142,278	17
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	416	30	549	995	(
Not insured by FHA	2,930	3,307	3,162	9,399	(
Secured by other properties	85,902	29,572	36,093	151,567	13
Loans to domestic commercial and foreign banks	1,182	773	1,627	3,582	(
Loans to other financial institutions	19,924	3,530	6,761	30,215	(
Loans to brokers and dealers in securities	8,779	4,572	417	13,768	(
Other loans for purchasing or carrying securities	8,676	1,390	3,961	14,027	(
Loans to farmers (excluding loans on real estate)	51,266	6,352	68,235	125,853	56
Commercial and industrial loans (incl. open market paper)	228,579	49,654	137,154	415,387	606
Other loans to individuals - total	242,564	71,240	124,767	438,571	248
Passenger automobile instalment loans	102,755	32,001	61,611	196,367	11
Credit cards and related plans:					
Retail (charge account) credit card plans	4,736	5,634	0	10,370	(
Check credit and revolving credit plans	2,120	262	8	2,390	(
Other retail consumer instalment loans	27,620	10,643	15,019	53,282	10
Residential repair and modernization instalment loans	9,951	3,843	4,405	18,199	0
Other instalment loans for personal expenditures	33,578	4,162	16,634	54,374	23
Single-payment loans for personal expenditures	61,804	14,695	27,090	103,589	11
All other loans (including overdrafts)	9,132	883	5,010	15,025	24
TOTAL LOANS AND SECURITIES	1,217,663	312,873	921,985	2,452,521	3,358
Bank premises, furniture and fixtures, and other assets representing bank premises	38,127	10,148	13,983	62,258	64
Real estate owned other than bank premises	3,126	93	698	3,917	0
Investments in subsidiaries not consolidated	0	0	15	15	0
Customers' liabilities on acceptances outstanding	258	0	0	258	0
Other assets	9,645	2,736	2,133	14,514	7
TOTAL ASSETS	1,581,369	415,467	1,120,530	3,117,366	4,388

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
523,145	1,303,020	397,383	8,223,548	2,043	694,233	92,567	89,641	876,441	3,292
459,472	73,295	44,351	577,118	0	37,071	5,203	11,958	54,232	17
,582,679	479,224	0	3,061,903	0	196,404	24,146	0	220,550	0
597,615	77,561	265,541	940,717	2,043	151,751	36,165	68,527	256,443	3,273
11,679	700	6,850	19,229	0	2,010	0	100	2,110	0
18,787	5,806	10,263	34,856	0	206	0	0	206	0
,852,913	666,434	70,378	3,589,725	0	306,791	27,053	9,056	342,900	2
,838,110	1,091,061	1,068,082	9,997,253	4,292	647,068	80,178	230,576	957,822	6,247
,045,583	394,152	436,346	3,876,081	1,310	286,988	40,994	126,937	454,919	2,146
534,209	63,341	163,499	761,049	326	39,365	732	11,453	51,550	0
,065,598	620,235	438,435	5,124,268	2,574	312,696	37,549	91,438	441,683	118
192,720	13,333	29,802	235,855	82	8,019	903	748	9,670	3,983
324,197	136,554	3,146	463,897	0	12,606	0	0	12,606	0
574,912	75,050	66,250	716,212	0	64,845	7,650	12,900	85,395	0
,054,254	4,190,853	2,478,105	31,723,212	3,827	1,789,868	272,256	451,754	2,513,878	63,321
,539,744	1,076,047	929,638	9,545,429	0	354,915	33,890	84,859	473,664	1,683
162,237	17,512	38,954	218,703	0	14,827	2,913	5,523	23,263	0
,055,916	62,581	67,196	2,185,693	0	25,012	3,171	1,063	29,246	0
455,510	49,923	25,031	530,464	0	27,954	3,555	3,445	34,954	0
,073,115	292,371	365,399	3,730,885	0	131,403	11,320	34,960	177,683	1,683
7,363	23,932	1,045	32,340	0	11,867	0	2	11,869	0
347,361	130,216	72,503	550,080	0	6,163	83	368	6,614	0
,438,242	499,512	359,510	2,297,264	0	137,689	12,848	39,498	190,035	0
243,663	33,454	25,604	302,721	0	4,167	0	550	4,717	0
,066,070	337,598	61,406	1,465,074	0	116,977	3,253	8,430	128,660	0
217,419	71,082	4,433	292,934	0	8,431	414	1,509	10,354	0
183,806	36,752	40,782	261,340	0	17,322	17,858	5,181	40,361	25
729,956	86,990	49,424	866,370	0	218,144	46,517	44,246	308,907	0
,906,632	1,725,824	643,800	12,276,256	942	523,977	69,678	144,918	738,573	275
,607,424	740,074	697,635	6,045,133	0	493,694	83,470	159,288	736,452	61,337
,845,016	228,987	342,289	2,416,292	0	180,780	29,344	79,800	289,924	21,192
416,062	47,882	14,693	478,637	0	30,679	6,859	1,803	39,341	0
124,337	31,126	14,667	170,130	0	9,797	1,173	1,890	12,860	0
415,767	51,509	66,644	533,920	0	49,273	27,164	20,783	97,220	6,841
272,962	119,056	46,650	438,668	0	18,464	8,376	7,461	34,301	2,332
466,381	51,038	81,457	598,876	0	46,715	5,427	18,717	70,859	25,220
,066,899	210,476	131,235	1,408,610	0	157,986	5,127	28,834	191,947	5,752
559,540	83,032	25,383	667,955	2,885	52,241	17,176	2,773	72,190	1
,791,473	5,493,518	3,615,583	42,900,574	8,119	2,514,387	360,084	695,230	3,569,701	69,568
819,823	120,769	85,680	1,026,272	125	86,906	6,286	11,221	104,413	855
26,750	7,723	6,759	41,232	0	4,148	176	1,623	5,947	1,144
98,285	13,671	400	112,356	0	148	0	373	521	0
359,678	83,251	44,037	486,966	0	1,488	0	77	1,565	0
859,511	106,039	41,664	1,007,214	390	41,156	3,547	6,365	51,068	536
,478,665	7,127,991	4,191,506	53,798,162	10,677	3,342,466	462,660	804,530	4,609,656	75,395

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 19
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURE BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,185,245	298,365	906,595	2,390,205	3
Individuals, partnerships, and corporations - demand	640,244	146,882	474,966	1,262,092	2
Individuals, partnerships, and corporations - time	535,282	146,312	424,449	1,106,043	1,0
Savings deposits	252,968	75,992	176,486	505,446	3
Deposits accumulated for payment of personal loans	3,226	0	36	3,262	
Other deposits of individuals, partnerships, and corps.	279,088	70,320	247,927	597,335	6
Certified and officers' checks, letters of credit, travelers' checks, etc	9,719	5,171	7,180	22,070	
GOVERNMENT DEPOSITS - TOTAL	118,995	34,080	91,090	244,165	2
United States Government - demand	13,163	2,548	9,359	25,070	
United States Government - time	164	19	303	486	
States and subdivisions - demand	75,006	25,396	55,774	156,176	2
States and subdivisions - time	30,662	6,117	25,654	62,433	
DOMESTIC INTERBANK DEPOSITS - TOTAL	95,621	40,176	9,974	145,771	
Commercial banks in the United States - demand	94,746	40,056	9,886	144,688	
Commercial banks in the United States - time	875	120	88	1,083	
Mutual savings banks in the United States - demand	0	0	0	0	
Mutual savings banks in the United States - time	0	0	0	0	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0	
Foreign governments, central banks, etc. - demand	0	0	0	0	
Foreign governments, central banks, etc. - time	0	0	0	0	
Banks in foreign countries - demand	0	0	0	0	
Banks in foreign countries - time	0	0	0	0	
TOTAL DEPOSITS	1,399,861	372,621	1,007,659	2,780,141	3,6
Demand	832,878	220,053	557,165	1,610,096	2,5
Time	566,983	152,568	450,494	1,170,045	1,1
MISCELLANEOUS LIABILITIES - TOTAL	36,872	8,815	8,342	54,029	
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	9,130	2,400	0	11,530	
Other liabilities for borrowed money	4,856	282	545	5,683	
Mortgage indebtedness	65	584	0	649	
Acceptances outstanding	258	0	0	258	
Other liabilities	22,563	5,549	7,797	35,909	
TOTAL LIABILITIES	1,436,733	381,436	1,016,001	2,834,170	3,7
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	
RESERVES ON LOANS AND SECURITIES - TOTAL	14,803	3,765	8,263	26,831	
Reserve for bad debt losses on loans	13,899	3,644	8,024	25,567	
Other reserves on loans	500	0	48	548	
Reserves on securities	404	121	191	716	
CAPITAL ACCOUNTS - TOTAL	129,833	30,266	96,266	256,365	6
Capital notes and debentures	5,138	4,130	2,043	11,311	
Equity capital - total	124,695	26,136	94,223	245,054	6
Preferred stock	0	0	0	0	
Common stock	35,012	7,251	24,410	66,673	1
Surplus	51,874	10,425	34,968	97,267	1
Undivided profits	33,914	7,897	31,608	73,419	2
Reserve for contingencies and other capital reserves	3,895	563	3,237	7,695	
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,581,369	415,467	1,120,530	3,117,366	4,3
MEMORANDA					
Demand deposits adjusted[7]	639,428	154,727	530,133	1,324,288	2,5
Average of total deposits for the 15 calendar days ending with call date	1,351,112	351,617	977,663	2,680,392	3,5
Average of total loans for the 15 calendar days ending with call date	764,619	205,327	525,003	1,494,949	1,9
Unearned discount on instalment loans included in total capital accounts	1,058	717	2,349	4,124	
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.8	21.6	16.2	18.7	21
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.5	12.8	19.8	15.7	20
Other securities	12.9	10.8	13.9	13.0	11
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	50.5	51.7	48.6	50.0	44
Other assets	3.2	3.1	1.5	2.6	1
Total capital accounts	8.2	7.3	8.6	8.2	14
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.9	10.5	12.7	12.0	24
NUMBER OF BANKS	68	12	166	246	

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
BERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
TIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
97,553	4,673,394	3,076,016	37,546,963	0	2,397,095	312,047	621,608	3,330,750	31,557
79,329	2,576,395	1,280,787	16,636,511	0	1,305,046	155,388	318,920	1,779,354	494
296,118	1,983,140	1,731,751	20,011,009	0	1,060,801	153,572	292,329	1,506,702	31,061
320,070	1,126,831	1,073,152	12,520,053	0	596,954	74,408	173,670	845,032	15,183
0	0	102	102	0	12	0	106	118	0
976,048	856,309	658,497	7,490,854	0	463,835	79,164	118,553	661,552	15,878
722,106	113,859	63,478	899,443	0	31,248	3,087	10,359	44,694	2
709,709	384,899	308,988	3,403,596	0	255,346	27,870	80,173	363,389	103
402,581	56,536	30,996	490,113	0	44,236	5,707	10,419	60,362	3
11,217	7,613	425	19,255	0	14,913	41	231	15,185	0
462,893	57,269	21,634	541,796	0	87,249	7,881	19,943	115,073	0
833,018	263,481	255,933	2,352,432	0	108,948	14,241	49,580	172,769	100
651,043	410,427	58,337	1,119,807	0	193,579	37,065	2,564	233,208	0
636,461	405,653	46,927	1,089,041	0	193,579	37,065	2,549	233,193	0
12,933	4,651	11,400	28,984	0	0	0	15	15	0
1,149	123	10	1,282	0	0	0	0	0	0
500	0	0	500	0	0	0	0	0	0
200,809	136,253	94,068	1,431,130	0	148	0	1	149	0
48,610	1,027	12,011	61,648	0	0	0	1	1	0
955,192	75,800	30,799	1,061,791	0	0	0	0	0	0
190,562	53,522	24,779	268,863	0	148	0	0	148	0
6,445	5,904	26,479	38,828	0	0	0	0	0	0
359,114	5,604,973	3,537,409	43,501,496	0	2,846,168	376,982	704,346	3,927,496	31,660
.243,691	3,264,384	1,480,622	19,988,697	0	1,661,506	209,128	362,191	2,232,825	499
.115,423	2,340,589	2,056,787	23,512,799	0	1,184,662	167,854	342,155	1,694,671	31,161
.956,245	938,315	269,703	6,164,263	550	226,797	45,014	29,565	301,376	26,394
.705,261	459,786	88,667	2,253,714	0	105,762	14,100	3,800	123,662	0
549,238	0	24,638	573,876	0	28,666	11,059	3,349	43,074	13,406
85,500	13,084	8,102	106,686	0	23,505	2,367	2,276	28,148	365
362,653	84,389	44,068	491,110	0	1,501	0	77	1,578	0
.253,593	381,056	104,228	2,738,877	550	67,363	17,488	20,063	104,914	12,623
,315,359	6,543,288	3,807,112	49,665,759	550	3,072,965	421,996	733,911	4,228,872	58,054
0	0	40	40	0	20	0	96	116	0
515,847	100,468	35,527	651,842	0	33,053	4,867	7,705	45,625	0
515,052	90,527	29,535	635,114	0	33,049	4,857	7,559	45,465	0
228	7,117	2,782	10,127	0	4	0	110	114	0
567	2,824	3,210	6,601	0	0	10	36	46	0
,647,459	484,235	348,827	3,480,521	10,127	236,428	35,797	62,818	335,043	17,341
187,666	100,275	30,006	317,947	0	5,400	6,282	350	12,032	0
,459,793	383,960	318,821	3,162,574	10,127	231,028	29,515	62,468	323,011	17,341
0	0	250	250	0	100	0	0	100	0
683,466	138,038	120,980	942,484	2,499	66,050	8,760	20,776	95,586	6,487
,207,590	171,297	136,772	1,515,659	2,405	100,650	12,253	25,279	138,182	4,175
527,203	72,070	56,526	655,799	5,151	63,091	8,402	15,649	87,142	6,648
41,534	2,555	4,293	48,382	72	1,137	100	764	2,001	31
,478,665	7,127,991	4,191,506	53,798,162	10,677	3,342,466	462,660	804,530	4,609,656	75,395
,351,736	2,135,761	1,332,321	14,819,818	0	1,116,900	139,303	340,167	1,596,370	494
,985,871	5,188,113	3,456,341	42,630,325	0	2,723,991	366,852	691,228	3,782,071	29,777
,050,436	3,994,748	2,487,443	31,532,627	3,101	1,794,748	271,019	455,061	2,520,828	51,836
2,446	200	0	2,646	0	967	86	213	1,266	0
15.4	18.3	9.5	15.3	19.1	20.8	20.0	11.1	19.0	4.4
8.4	6.4	14.3	8.6	15.3	9.8	9.0	17.2	11.0	2.8
10.8	10.8	11.2	10.8	24.9	10.0	8.3	11.5	10.1	5.4
60.3	59.8	60.7	60.3	35.8	55.5	60.5	57.8	56.4	84.0
5.1	4.7	4.3	5.0	4.8	4.0	2.2	2.4	3.5	3.4
6.2	6.8	8.3	6.5	94.8	7.1	7.7	7.8	7.3	23.0
8.0	8.9	10.4	8.3	138.3	10.0	10.9	10.7	10.2	24.8
68	9	71	148	7	120	17	86	223	44

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31,
(Amounts in thousands of dollars)

ASSETS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	412,003	271,819	131,364	815,186	[illegible]
Currency and coin	64,225	40,224	20,837	125,286	[illegible]
Reserve with Federal Reserve banks (member banks)	79,627	39,755	0	119,382	[illegible]
Demand balances with banks in U.S. (except American branches of foreign banks)	66,658	55,309	97,704	219,671	10
Other balances with banks in United States	755	1,995	1,651	4,401	3
Balances with banks in foreign countries	1,500	603	0	2,103	[illegible]
Cash items in process of collection	199,238	133,933	11,172	344,343	7
INVESTMENT SECURITIES - TOTAL	477,681	384,658	261,663	1,124,002	98
U.S. Treasury securities	112,548	132,057	110,005	354,610	40
Securities of other U.S. Government agencies and corps.	30,688	2,600	14,274	47,562	[illegible]
Obligations of States and subdivisions	324,434	244,078	119,180	687,692	50
Other securities	10,011	5,923	18,204	34,138	7
TRADING ACCOUNT SECURITIES	4,961	4,985	37	9,983	[illegible]
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	58,150	19,000	20,250	97,400	20
OTHER LOANS AND DISCOUNTS - TOTAL	1,547,455	953,595	721,861	3,222,911	1,93
Real estate loans - total	544,540	301,198	326,877	1,172,615	26
Secured by farmland	1,925	1,115	704	3,744	[illegible]
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	22,795	6,479	5,984	35,258	[illegible]
Guaranteed by Veterans Administration	11,569	3,299	1,617	16,485	[illegible]
Not insured or guaranteed by FHA or VA	323,556	182,964	240,719	747,239	23
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	6,655	0	793	7,448	[illegible]
Not insured by FHA	21,042	2,555	3,114	26,711	[illegible]
Secured by other properties	156,998	104,786	73,946	335,730	26
Loans to domestic commercial and foreign banks	0	1,431	0	1,431	[illegible]
Loans to other financial institutions	19,847	13,178	4,730	37,755	[illegible]
Loans to brokers and dealers in securities	31,108	8,621	1,750	41,479	[illegible]
Other loans for purchasing or carrying securities	1,571	2,769	5,572	9,912	[illegible]
Loans to farmers (excluding loans on real estate)	2,186	2,059	530	4,775	[illegible]
Commercial and industrial loans (incl. open market paper)	432,230	311,952	178,698	922,880	1,282
Other loans to individuals - total	427,351	286,209	196,634	910,194	359
Passenger automobile instalment loans	127,444	80,369	50,086	257,899	60
Credit cards and related plans:					
Retail (charge account) credit card plans	29,725	24,135	958	54,818	[illegible]
Check credit and revolving credit plans	6,468	2,939	2,769	12,176	[illegible]
Other retail consumer instalment loans	12,705	5,374	6,656	24,735	13
Residential repair and modernization instalment loans	27,051	13,216	10,013	50,280	[illegible]
Other instalment loans for personal expenditures	69,012	47,627	43,935	160,574	24
Single-payment loans for personal expenditures	154,946	112,549	82,217	349,712	262
All other loans (including overdrafts)	88,622	26,178	7,070	121,870	26
TOTAL LOANS AND SECURITIES	2,088,247	1,362,238	1,003,811	4,454,296	3,112
Bank premises, furniture and fixtures, and other assets representing bank premises	61,716	24,826	20,374	106,916	51
Real estate owned other than bank premises	885	253	677	1,815	0
Investments in subsidiaries not consolidated	376	0	1	377	0
Customers' liabilities on acceptances outstanding	10,050	3,398	296	13,744	0
Other assets	16,261	10,072	9,376	35,709	9
TOTAL ASSETS	2,589,538	1,672,606	1,165,899	5,428,043	3,439

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
TIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
4,211	201,038		205,249	410,500	154,866		565,366
1,010	24,029		25,039	32,575	17,604		50,179
1,249	75,209		76,458	171,019	22,004		193,023
1,209	80,603		81,812	73,720	27,690		101,410
0	50		50	38	0		38
0	0		0	1,669	1,439		3,108
743	21,147		21,890	131,479	86,129		217,608
10,238	429,454		439,692	548,219	264,922		813,141
7,507	193,755		201,262	318,711	147,979		466,690
1,650	41,463		43,113	41,294	3,248		44,542
933	184,839		185,772	179,154	109,138		288,292
148	9,397		9,545	9,060	4,557		13,617
0	0		0	0	0		0
2,750	6,550		9,300	44,424	4,800		49,224
15,173	676,313		691,486	1,038,313	519,369		1,557,682
7,766	236,710		244,476	347,409	162,559		509,968
967	14,196		15,163	705	1,335		2,040
0	6,115		6,115	8,122	1,750		9,872
122	1,349		1,471	12,625	2,934		15,559
5,861	130,213		136,074	131,418	42,292		173,710
0	1,364		1,364	12,465	4,017		16,482
0	10,163		10,163	16,356	33,515		49,871
816	73,310		74,126	165,718	76,716		242,434
0	1,150		1,150	240	500		740
0	9,381		9,381	115,692	69,897		185,589
0	4,513		4,513	10,227	4,253		14,480
0	667		667	3,920	5,473		9,393
328	3,552		3,880	0	34		34
2,569	176,610		179,179	259,403	97,239		356,642
4,366	235,880		240,246	264,849	165,258		430,107
1,028	67,820		68,848	83,389	33,948		117,337
0	1,005		1,005	45,858	0		45,858
0	10,529		10,529	975	0		975
305	29,384		29,689	12,491	14,675		27,166
179	8,127		8,306	4,149	19,420		23,569
2,212	35,497		37,709	34,852	42,310		77,162
642	83,518		84,160	83,135	54,905		138,040
144	7,850		7,994	36,573	14,156		50,729
28,161	1,112,317		1,140,478	1,630,956	789,091		2,420,047
604	21,197		21,801	26,622	8,966		35,588
15	157		172	5,193	63		5,256
0	4		4	0	0		0
0	203		203	15	532		547
72	12,269		12,341	30,927	7,355		38,282
33,063	1,347,185		1,380,248	2,104,213	960,873		3,065,086

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 19
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,037,302	1,174,892	955,567	4,167,761	2,4
Individuals, partnerships, and corporations - demand	1,099,237	725,292	472,141	2,296,670	2,
Individuals, partnerships, and corporations - time	914,167	435,552	467,524	1,817,243	2
Savings deposits	588,190	277,786	381,686	1,247,662	27
Deposits accumulated for payment of personal loans	19	0	18	37	1
Other deposits of individuals, partnerships, and corps.	325,958	157,766	85,820	569,544	
Certified and officers' checks, letters of credit, travelers' checks, etc	23,898	14,048	15,902	53,848	6
GOVERNMENT DEPOSITS - TOTAL	122,232	162,997	53,617	338,846	
United States Government - demand	34,886	24,034	14,976	73,896	
United States Government - time	37	325	50	412	
States and subdivisions - demand	62,068	90,232	35,850	188,150	
States and subdivisions - time	25,241	48,406	2,741	76,388	
DOMESTIC INTERBANK DEPOSITS - TOTAL	37,236	49,761	8,616	95,613	
Commercial banks in the United States - demand	19,818	22,842	435	43,095	
Commercial banks in the United States - time	0	0	0	0	
Mutual savings banks in the United States - demand	17,418	26,919	8,181	52,518	
Mutual savings banks in the United States - time	0	0	0	0	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	2,569	582	0	3,151	
Foreign governments, central banks, etc. - demand	0	0	0	0	
Foreign governments, central banks, etc. - time	0	0	0	0	
Banks in foreign countries - demand	2,569	582	0	3,151	
Banks in foreign countries - time	0	0	0	0	
TOTAL DEPOSITS	2,199,339	1,388,232	1,017,800	4,605,371	2,49
Demand	1,259,894	903,949	547,485	2,711,328	2,20
Time	939,445	484,283	470,315	1,894,043	29
MISCELLANEOUS LIABILITIES - TOTAL	166,974	125,033	37,055	329,062	4
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	53,348	29,860	0	83,208	
Other liabilities for borrowed money	15,100	15,000	2,083	32,183	
Mortgage indebtedness	208	266	6,179	6,653	
Acceptances outstanding	10,050	3,398	296	13,744	
Other liabilities	88,268	76,509	28,497	193,274	4
TOTAL LIABILITIES	2,366,313	1,513,265	1,054,855	4,934,433	2,53
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	
RESERVES ON LOANS AND SECURITIES - TOTAL	31,387	20,274	14,574	66,235	
Reserve for bad debt losses on loans	31,296	20,274	13,612	65,182	
Other reserves on loans	89	0	427	516	
Reserves on securities	2	0	535	537	
CAPITAL ACCOUNTS - TOTAL	191,838	139,067	96,470	427,375	90
Capital notes and debentures	10,000	14,800	799	25,599	
Equity capital - total	181,838	124,267	95,671	401,776	90
Preferred stock	0	0	0	0	
Common stock	48,805	33,844	21,831	104,480	20
Surplus	99,497	58,389	56,176	214,062	15
Undivided profits	33,456	32,034	17,215	82,705	50
Reserve for contingencies and other capital reserves	80	0	449	529	4
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,589,538	1,672,606	1,165,899	5,428,043	3,43
MEMORANDA					
Demand deposits adjusted[7]	1,005,952	723,140	520,902	2,249,994	2,12
Average of total deposits for the 15 calendar days ending with call date	2,161,296	1,340,668	1,003,442	4,505,406	2,452
Average of total loans for the 15 calendar days ending with call date	1,547,955	933,907	731,525	3,213,387	1,91
Unearned discount on instalment loans included in total capital accounts	27	0	640	667	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.9	16.3	11.3	15.0	7.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	5.5	8.1	10.7	7.4	11.8
Other securities	13.1	15.2	11.8	13.5	16.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	62.0	58.1	63.7	61.2	62.0
Other assets	3.4	2.3	2.6	2.9	1.7
Total capital accounts	7.4	8.3	8.3	7.9	26.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.3	11.0	10.4	10.0	32.7
NUMBER OF BANKS	27	4	28	59	3

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
TIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
29,200	1,032,609		1,061,809	1,694,755	779,058		2,473,813
12,994	648,152		661,146	988,241	447,933		1,436,174
16,003	378,873		394,876	653,547	314,124		967,671
15,388	236,472		251,860	371,078	169,505		540,583
0	214		214	11,861	17,177		29,038
615	142,187		142,802	270,608	127,442		398,050
203	5,584		5,787	52,967	17,001		69,968
691	122,678		123,369	22,154	12,634		34,788
539	21,178		21,717	17,773	11,715		29,488
0	95		95	3,323	810		4,133
113	26,529		26,642	551	109		660
39	74,876		74,915	507	0		507
0	19,506		19,506	43,839	20,266		64,105
0	13,938		13,938	43,834	20,166		64,000
0	0		0	5	100		105
0	5,568		5,568	0	0		0
0	0		0	0	0		0
0	42		42	84,085	35,092		119,177
0	0		0	53,514	5,388		58,902
0	0		0	25,841	27,273		53,114
0	42		42	4,730	2,431		7,161
0	0		0	0	0		0
29,891	1,174,835		1,204,726	1,844,833	847,050		2,691,883
13,849	720,391		734,840	1,161,610	504,743		1,666,353
16,042	453,844		469,886	683,223	342,307		1,025,530
399	38,419		38,818	74,853	25,364		100,217
0	0		0	13,360	3,320		16,680
0	3,004		3,004	22,711	0		22,711
0	0		0	0	0		0
0	203		203	15	532		547
399	35,212		35,611	38,767	21,512		60,279
30,290	1,213,254		1,243,544	1,919,686	872,414		2,792,100
0	0		0	0	0		0
10	12,490		12,500	20,325	6,471		26,796
10	12,283		12,293	19,813	6,471		26,284
0	206		206	0	0		0
0	1		1	512	0		512
2,763	121,441		124,204	164,202	81,988		246,190
0	0		0	938	12,500		13,438
2,763	121,441		124,204	163,264	69,488		232,752
0	0		0	1,597	0		1,597
945	33,403		34,348	39,539	10,898		50,437
1,288	65,928		67,216	81,443	31,705		113,148
526	22,054		22,580	39,838	26,179		66,017
4	56		60	847	706		1,553
33,063	1,347,185		1,380,248	2,104,213	960,873		3,065,086
12,567	664,728		677,295	968,524	386,733		1,355,257
29,193	1,176,132		1,205,325	1,785,640	814,542		2,600,182
15,191	684,000		699,191	1,039,553	525,919		1,565,472
72	187		259	0	0		0
12.7	14.9		14.9	19.5	16.1		18.4
27.7	17.5		17.7	17.1	15.7		16.7
3.3	14.4		14.2	8.9	11.8		9.8
54.2	50.7		50.8	51.5	54.6		52.4
2.1	2.5		2.5	3.0	1.8		2.6
8.4	9.0		9.0	7.8	8.5		8.0
12.9	12.8		12.8	11.9	12.5		12.1
5	14[14]		19	11	3[15]		14

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 19
(Amounts in thousands of dollars)

ASSETS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,880,356	82,673	461,551	2,424,580	5,
Currency and coin	183,854	10,500	83,364	277,718	
Reserve with Federal Reserve banks (member banks)	405,328	8,393	0	413,721	
Demand balances with banks in U.S. (except American branches of foreign banks)	654,970	45,091	343,330	1,043,391	4,98
Other balances with banks in United States	5,278	6	12,553	17,837	
Balances with banks in foreign countries	2,800	390	108	3,298	
Cash items in process of collection	628,126	18,293	22,196	668,615	31
INVESTMENT SECURITIES - TOTAL	2,543,337	106,815	1,735,367	4,385,519	12,46
U.S. Treasury securities	988,155	43,453	840,208	1,871,816	8,07
Securities of other U.S. Government agencies and corps.	344,652	3,041	214,609	562,302	59
Obligations of States and subdivisions	1,182,054	59,576	674,141	1,915,771	3,63
Other securities	28,476	745	6,409	35,630	15
TRADING ACCOUNT SECURITIES	7,514	0	0	7,514	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	231,770	4,700	134,896	371,366	70
OTHER LOANS AND DISCOUNTS - TOTAL	4,082,067	188,015	2,030,207	6,300,289	18,46
Real estate loans - total	920,271	68,344	540,492	1,529,107	6,36
Secured by farmland	23,587	4,346	48,526	76,459	14
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	97,417	13,617	11,705	122,739	
Guaranteed by Veterans Administration	29,568	4,419	6,268	40,255	
Not insured or guaranteed by FHA or VA	264,466	10,735	183,952	459,153	4,94
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	7,200	51	905	8,156	
Not insured by FHA	63,120	7,468	29,334	99,922	
Secured by other properties	434,913	27,708	259,802	722,423	1,27
Loans to domestic commercial and foreign banks	9,746	990	2,606	13,342	
Loans to other financial institutions	191,498	3,663	24,710	219,871	
Loans to brokers and dealers in securities	51,288	800	18,619	70,707	
Other loans for purchasing or carrying securities	61,483	140	35,972	97,595	9
Loans to farmers (excluding loans on real estate)	54,020	3,915	42,172	100,107	
Commercial and industrial loans (incl. open market paper)	1,423,194	74,339	515,402	2,012,935	4,84
Other loans to individuals - total	1,295,590	33,624	825,908	2,155,122	4,67
Passenger automobile instalment loans	459,741	13,338	347,906	820,985	1,38
Credit cards and related plans:					
Retail (charge account) credit card plans	44,502	4,259	11,437	60,198	
Check credit and revolving credit plans	12,160	0	2,932	15,092	
Other retail consumer instalment loans	195,660	3,791	115,919	315,370	1,06
Residential repair and modernization instalment loans	58,969	3,100	43,046	105,115	
Other instalment loans for personal expenditures	194,685	3,234	105,320	303,239	2,16
Single-payment loans for personal expenditures	329,873	5,902	199,348	535,123	5
All other loans (including overdrafts)	74,977	2,200	24,326	101,503	2,47
TOTAL LOANS AND SECURITIES	6,864,688	299,530	3,900,470	11,064,688	31,63
Bank premises, furniture and fixtures, and other assets representing bank premises	183,882	7,172	75,247	266,301	98
Real estate owned other than bank premises	10,521	620	1,922	13,063	12
Investments in subsidiaries not consolidated	1,293	199	0	1,492	0
Customers' liabilities on acceptances outstanding	5,903	216	10,693	16,812	0
Other assets	86,681	3,571	33,641	123,893	45
TOTAL ASSETS	9,033,324	393,981	4,483,524	13,910,829	38,451

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
ATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
833,247	215,660	305,700	1,354,607	1,084	190,027	16,907	128,513	35,675	26,401	190,589
53,984	12,749	59,044	125,777	218	30,239	8	9,986	2,317	2,702	15,005
260,809	77,315	0	338,124	0	2,719	0	38,546	14,205	0	52,751
109,203	27,728	222,997	359,928	820	71,513	12,949	19,414	11,177	21,297	51,888
1,005	0	1,931	2,936	15	296	3,950	365	0	50	415
824	752	0	1,576	0	926	0	0	0	0	0
407,422	97,116	21,728	526,266	31	84,334	0	60,202	7,976	2,352	70,530
683,161	197,545	763,241	1,643,947	498	393,284	11,920	248,430	50,260	44,808	343,498
238,326	86,231	348,795	673,352	460	124,304	0	90,428	24,685	20,822	135,935
36,239	6,163	127,010	169,412	5	12,055	0	6,410	3,989	1,515	11,914
385,028	94,475	284,950	764,453	3	242,589	5,369	149,903	21,257	22,463	193,623
23,568	10,676	2,486	36,730	30	14,336	6,551	1,689	329	8	2,026
18,197	16,529	0	34,726	0	344	0	0	0	0	0
109,402	37,800	125,891	273,093	0	11,800	0	1,875	2,150	3,800	7,825
,471,801	577,951	1,455,949	4,505,701	4,122	1,004,976	10,420	562,947	129,294	106,469	798,710
399,155	112,466	541,425	1,053,046	2,373	417,738	5,593	159,352	14,632	18,150	192,134
22,208	6,182	131,980	160,370	180	3,314	0	3,367	2,106	1,276	6,749
19,173	2,122	3,364	24,659	200	41,727	37	76,898	1,219	2,606	80,723
13,029	2,918	387	16,334	21	25,660	1,941	14,084	381	1,041	15,506
182,772	40,912	275,844	499,528	1,910	152,538	3,615	43,171	3,496	6,736	53,403
0	6,222	310	6,532	0	4,042	0	362	0	93	455
3,849	13,472	11,427	28,748	43	26,214	0	1,010	0	0	1,010
158,124	40,638	118,113	316,875	19	164,243	0	20,460	7,430	6,398	34,288
8,218	1,453	24,418	34,089	31	9,961	0	0	0	0	0
148,099	33 393	10,226	191,718	10	25,254	0	6,734	1,352	1,230	9,316
18,909	,924	566	23,399	0	1,227	0	29	39	0	68
7,921	2,770	21,181	31,872	17	7,336	3,887	4,823	1,199	319	6,341
21,374	3,803	83,188	108,365	295	11,107	0	88,015	29,044	32,418	149,477
878,964	234,547	267,007	1,380,518	112	280,356	0	130,452	40,526	24,546	195,524
937,125	176,513	492,463	1,606,101	1,283	231,191	0	169,271	41,821	29,232	240,324
213,363	35,527	186,117	435,007	454	72,693	0	82,326	22,328	11,542	116,196
99,382	12,606	10,284	122,272	0	13,734	0	8,277	0	465	8,742
13,401	2,371	1,182	16,954	0	8,336	0	6,527	1,033	540	8,100
83,791	30,711	65,448	179,950	60	11,155	0	22,321	5,734	6,837	34,892
30,352	3,184	24,471	58,007	322	15,750	0	13,248	3,035	1,602	17,885
117,491	26,812	95,917	240,220	228	59,236	0	16,849	3,449	4,260	24,558
379,345	65,302	109,044	553,691	219	50,287	0	19,723	6,242	3,986	29,951
52,036	9,082	15,475	76,593	1	20,806	940	4,271	681	574	5,526
,282,561	829,825	2,345,081	6,457,467	4,620	1,410,404	22,340	813,252	181,704	155,077	1,150,033
124,793	46,831	47,176	218,800	184	51,586	1,026	17,329	4,429	2,858	24,616
3,613	211	2,415	6,239	0	585	168	198	229	325	752
11,300	0	375	11,675	0	0	0	0	0	300	300
14,576	1,920	29	16,525	0	14,344	0	0	0	0	0
61,743	16,169	9,575	87,487	38	29,543	3,058	8,221	1,921	2,384	12,526
,331,833	1,110,616	2,710,351	8,152,800	5,926	1,696,489	43,499	967,513	223,958	187,345	1,378,816

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	6,410,622	288,615	3,451,801	10,151,038	27,41[illegible]
Individuals, partnerships, and corporations - demand	3,261,406	159,531	1,693,165	5,114,102	8,6[illegible]
Individuals, partnerships, and corporations - time	3,068,799	125,227	1,710,403	4,904,429	18,66[illegible]
Savings deposits	1,514,131	60,464	915,195	2,489,790	17,162
Deposits accumulated for payment of personal loans	279	0	1,295	1,574	0
Other deposits of individuals, partnerships, and corps.	1,554,389	64,763	793,913	2,413,065	1,504
Certified and officers' checks, letters of credit, travelers' checks, etc	80,417	3,857	48,233	132,507	67
GOVERNMENT DEPOSITS - TOTAL	785,227	28,134	512,878	1,326,239	2,181
United States Government - demand	70,008	2,535	42,869	115,412	303
United States Government - time	925	0	414	1,339	0
States and subdivisions - demand	427,339	12,054	251,702	691,095	492
States and subdivisions - time	286,955	13,545	217,893	518,393	1,386
DOMESTIC INTERBANK DEPOSITS - TOTAL	740,701	28,348	35,165	804,214	0
Commercial banks in the United States - demand	731,288	28,338	33,838	793,464	0
Commercial banks in the United States - time	3,700	10	1,327	5,037	0
Mutual savings banks in the United States - demand	130	0	0	130	0
Mutual savings banks in the United States - time	5,583	0	0	5,583	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	12,955	1,459	1,113	15,527	0
Foreign governments, central banks, etc. - demand	802	15	0	817	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	12,153	1,444	1,113	14,710	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	7,949,505	346,556	4,000,957	12,297,018	29,600
Demand	4,583,543	207,774	2,070,920	6,862,237	9,548
Time	3,365,962	138,782	1,930,037	5,434,781	20,052
MISCELLANEOUS LIABILITIES - TOTAL	370,719	16,812	117,079	504,610	2,282
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	162,687	5,400	7,158	175,245	0
Other liabilities for borrowed money	10,633	4,300	2,543	17,476	0
Mortgage indebtedness	9,710	785	1,892	12,387	0
Acceptances outstanding	5,940	216	10,693	16,849	0
Other liabilities	181,749	6,111	94,793	282,653	2,282
TOTAL LIABILITIES	8,320,224	363,368	4,118,036	12,801,628	31,882
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	73,259	3,055	37,547	113,861	287
Reserve for bad debt losses on loans	70,692	3,055	36,392	110,139	189
Other reserves on loans	2,087	0	322	2,409	97
Reserves on securities	480	0	833	1,313	1
CAPITAL ACCOUNTS - TOTAL	639,841	27,558	327,941	995,340	6,282
Capital notes and debentures	31,421	0	7,061	38,482	0
Equity capital - total	608,420	27,558	320,880	956,858	6,282
Preferred stock	0	0	201	201	0
Common stock	215,770	9,550	116,821	342,141	2,052
Surplus	261,765	12,000	134,349	408,114	2,275
Undivided profits	112,902	5,608	64,512	183,022	920
Reserve for contingencies and other capital reserves	17,983	400	4,997	23,380	1,035
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	9,033,324	393,981	4,483,524	13,910,829	38,451
MEMORANDA					
Demand deposits adjusted[7]	3,154,121	158,608	1,972,017	5,284,746	8,929
Average of total deposits for the 15 calendar days ending with call date	7,549,718	330,854	3,903,303	11,783,875	29,218
Average of total loans for the 15 calendar days ending with call date	4,064,563	189,011	2,038,854	6,292,428	18,462
Unearned discount on instalment loans included in total capital accounts	728	19	1,403	2,150	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	20.8	21.0	10.3	17.4	14.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.8	11.8	23.5	17.5	22.6
Other securities	13.5	15.3	15.2	14.1	9.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	47.8	48.9	48.3	48.0	49.8
Other assets	3.2	3.0	2.7	3.0	3.0
Total capital accounts	7.1	7.0	7.3	7.2	16.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.4	10.3	10.3	10.4	25.4
NUMBER OF BANKS	209	9	252	470	5

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
760,026	684,868	2,044,079	5,488,973	4,404	1,167,962	23,327	771,778	177,123	142,933	1,091,834
553,614	372,623	984,161	2,910,398	2,880	567,170	23,327	328,043	83,999	60,228	472,270
477,653	304,267	1,043,227	2,525,147	1,471	578,439	0	437,446	90,346	81,030	608,822
374,556	88,639	356,512	819,707	1,350	354,055	0	208,854	38,516	42,672	290,042
179	0	712	891	0	0	0	0	0	18	18
302,918	215,628	686,003	1,704,549	121	224,384	0	228,592	51,830	38,340	318,762
28,759	7,978	16,691	53,428	53	22,353	0	6,289	2,778	1,675	10,742
340,527	91,560	301,066	733,153	55	267,895	0	96,773	21,670	17,050	135,493
46,900	14,169	34,804	95,873	4	32,801	0	6,905	1,013	1,413	9,331
2,753	50	171	2,974	0	5,106	0	140	2,624	0	2,764
196,223	55,442	147,127	398,792	41	66,910	0	83,216	15,883	13,902	113,001
94,651	21,899	118,964	235,514	10	163,078	0	6,512	2,150	1,735	10,397
300,862	71,397	34,650	406,909	0	18,713	0	5,353	1,421	834	7,608
299,294	71,132	33,463	403,889	0	18,055	0	5,353	1,371	834	7,558
1,560	265	1,187	3,012	0	171	0	0	50	0	50
8	0	0	8	0	487	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0
13,655	657	0	14,312	0	9,847	0	0	0	0	0
572	0	0	572	0	38	0	0	0	0	0
13,000	0	0	13,000	0	2,000	0	0	0	0	0
58	657	0	715	0	7,010	0	0	0	0	0
25	0	0	25	0	799	0	0	0	0	0
415,070	848,482	2,379,795	6,643,347	4,459	1,464,417	23,327	873,904	200,214	160,817	1,234,935
125,428	522,001	1,216,246	3,863,675	2,978	714,824	23,327	429,806	105,044	78,052	612,902
289,642	326,481	1,163,549	2,779,672	1,481	749,593	0	444,098	95,170	82,765	622,033
518,639	152,261	79,416	750,316	33	81,051	3,363	20,920	4,349	11,547	36,816
197,894	48,425	400	246,719	0	15,000	0	0	0	4,800	4,800
185,190	55,520	2,083	242,793	0	673	0	0	0	110	110
3,970	7,603	4,527	16,100	0	10,640	0	58	0	664	722
15,295	1,920	29	17,244	0	14,389	0	0	0	0	0
116,290	38,793	72,377	227,460	33	40,349	3,363	20,862	4,349	5,973	31,184
933,709	1,000,743	2,459,211	7,393,663	4,492	1,545,468	26,690	894,824	204,563	172,364	1,271,751
0	0	30	30	0	0	0	0	0	0	0
51,064	10,693	30,469	92,226	3	15,088	0	9,865	2,608	1,823	14,296
49,071	10,668	25,539	85,278	3	14,347	0	9,865	2,608	1,823	14,296
398	25	1,617	2,040	0	741	0	0	0	0	0
1,595	0	3,313	4,908	0	0	0	0	0	0	0
347,060	99,180	220,641	666,881	1,431	135,933	16,809	62,824	16,787	13,158	92,769
56,045	4,000	2,975	63,020	0	26,950	0	0	2,545	175	2,720
291,015	95,180	217,666	603,861	1,431	108,983	16,809	62,824	14,242	12,983	90,049
0	0	0	0	0	0	0	0	400	0	400
71,458	23,186	63,479	158,123	516	31,200	4,374	18,596	4,405	4,576	27,577
123,948	44,046	88,533	256,527	713	45,428	5,415	33,399	6,010	5,822	45,231
66,593	23,240	46,257	136,090	146	29,157	7,000	10,784	3,407	2,335	16,526
29,016	4,708	19,397	53,121	56	3,198	20	45	20	250	315
331,833	1,110,616	2,710,351	8,152,800	5,926	1,696,489	43,499	967,513	223,958	187,345	1,378,816
371,812	339,584	1,126,251	2,837,647	2,943	579,634	23,327	357,346	94,684	73,453	525,483
171,628	823,820	2,341,068	6,336,516	4,274	1,392,639	20,925	857,613	198,022	157,635	1,213,270
675,755	585,247	1,477,298	4,738,300	2,555	996,761	9,590	560,290	130,261	106,179	796,730
1,740	219	3,688	5,647	4	0	0	19	0	0	19
19.2	19.4	11.3	16.6	18.3	11.2	38.9	13.3	15.9	14.1	13.8
6.3	8.3	17.6	10.3	7.8	8.0	.0	10.0	12.8	11.9	10.7
9.9	11.0	10.6	10.3	.6	15.2	27.4	15.7	9.6	12.0	14.2
59.6	55.4	58.4	58.6	69.6	59.9	24.0	58.4	58.7	58.9	58.5
5.0	5.9	2.2	4.2	3.7	5.7	9.8	2.7	2.9	3.1	2.8
8.0	8.9	8.1	8.2	20.3	8.0	38.6	6.5	7.5	7.0	6.7
10.6	12.3	10.7	10.9	32.6	9.8	63.2	8.4	10.3	9.4	8.8
60	12	351	423	10	7	4	8	7	11	26

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 196
(Amounts in thousands of dollars)

ASSETS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,551,452	960,468	638,702	5,150,622	12,9
Currency and coin	273,746	40,717	94,623	409,086	2
Reserve with Federal Reserve banks (member banks)	1,114,279	406,912	0	1,521,191	0
Demand balances with banks in U.S. (except American branches of foreign banks)	507,878	133,118	505,462	1,146,458	12,430
Other balances with banks in United States	16,395	0	1,764	18,159	180
Balances with banks in foreign countries	11,542	3,463	639	15,644	0
Cash items in process of collection	1,627,612	376,258	36,214	2,040,084	2
INVESTMENT SECURITIES - TOTAL	6,464,641	1,387,100	2,526,842	10,378,583	118,470
U.S. Treasury securities	2,778,160	744,545	1,252,496	4,775,201	19,632
Securities of other U.S. Government agencies and corps.	497,220	97,155	397,780	992,155	3,703
Obligations of States and subdivisions	3,045,186	511,096	827,797	4,384,079	69,362
Other securities	144,075	34,304	48,769	227,148	25,773
TRADING ACCOUNT SECURITIES	279,110	168,692	65	447,867	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	360,862	45,250	160,000	566,112	0
OTHER LOANS AND DISCOUNTS - TOTAL	13,778,241	2,989,943	3,253,575	20,021,759	5,275
Real estate loans - total	2,504,605	464,170	1,103,596	4,072,371	2,509
Secured by farmland	132,976	19,869	108,667	261,512	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	172,149	14,190	67,134	253,473	16
Guaranteed by Veterans Administration	44,485	7,149	32,030	83,664	0
Not insured or guaranteed by FHA or VA	1,250,983	271,294	569,669	2,091,946	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	43,298	381	1,037	44,716	0
Not insured by FHA	93,989	10,740	45,806	150,535	0
Secured by other properties	766,725	140,547	279,253	1,186,525	2,493
Loans to domestic commercial and foreign banks	164,917	35,243	19,949	220,109	0
Loans to other financial institutions	1,106,621	290,159	68,563	1,465,343	2,766
Loans to brokers and dealers in securities	300,917	69,696	20,725	391,338	0
Other loans for purchasing or carrying securities	342,114	157,694	36,486	536,294	0
Loans to farmers (excluding loans on real estate)	338,194	69,140	281,602	688,936	0
Commercial and industrial loans (incl. open market paper)	6,501,031	1,395,496	727,933	8,624,460	0
Other loans to individuals - total	2,145,226	451,480	976,487	3,573,193	0
Passenger automobile instalment loans	719,002	113,091	419,476	1,251,569	0
Credit cards and related plans:					
Retail (charge account) credit card plans	65,336	14,842	8,292	88,470	0
Check credit and revolving credit plans	19,190	13,802	3,352	36,344	0
Other retail consumer instalment loans	223,351	25,711	92,283	341,345	0
Residential repair and modernization instalment loans	116,058	18,267	50,954	185,279	0
Other instalment loans for personal expenditures	280,185	43,742	135,740	459,667	0
Single-payment loans for personal expenditures	722,104	222,025	266,390	1,210,519	0
All other loans (including overdrafts)	374,616	56,865	18,234	449,715	0
TOTAL LOANS AND SECURITIES	20,882,854	4,590,985	5,940,482	31,414,321	123,745
Bank premises, furniture and fixtures, and other assets representing bank premises	359,435	94,863	91,646	545,944	10,704
Real estate owned other than bank premises	10,611	2,801	6,452	19,864	3,769
Investments in subsidiaries not consolidated	52,856	0	56	52,912	15,493
Customers' liabilities on acceptances outstanding	104,909	24,618	10,399	139,926	0
Other assets	331,921	57,651	45,570	435,142	17,941
TOTAL ASSETS	25,294,038	5,731,386	6,733,307	37,758,731	184,554

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
EMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
,520,153	153,386	332,398	2,005,937	855	529,855	188,324	353,444	1,071,623	2,942
120,111	21,059	54,379	195,549	87	30,473	16,556	43,152	90,181	204
259,369	50,109	0	309,478	0	108,974	75,044	0	184,018	0
344,628	63,484	227,527	635,639	768	141,510	45,398	282,702	469,610	2,699
125	10	2,670	2,805	0	0	0	122	122	0
674	100	0	774	0	107	0	0	107	0
795,246	18,624	47,822	861,692	0	248,791	51,326	27,468	327,585	39
1,626,576	372,237	1,170,270	3,169,083	2,032	605,874	383,824	1,248,550	2,238,248	8,259
814,567	233,167	676,167	1,723,901	1,903	287,332	182,491	680,818	1,150,641	5,045
147,942	24,520	110,048	282,510	0	86,344	39,561	197,533	323,438	2,308
635,767	107,629	367,712	1,111,108	119	227,369	159,731	364,182	751,282	750
28,300	6,921	16,343	51,564	10	4,829	2,041	6,017	12,887	156
19,299	0	0	19,299	0	2,215	0	0	2,215	0
352,195	40,750	177,038	569,983	0	16,575	18,012	53,021	87,608	0
3,457,167	549,038	1,637,777	5,643,982	44	1,102,357	522,983	1,784,312	3,409,652	9,349
1,129,212	212,645	657,898	1,999,755	0	299,358	146,049	447,809	893,216	1,470
55,981	31,916	97,291	185,188	0	22,802	17,551	93,244	133,597	726
69,107	10,961	13,611	93,679	0	19,285	6,972	19,950	46,207	17
19,378	1,751	3,669	24,798	0	14,129	3,337	7,165	24,631	1
564,995	117,511	381,125	1,063,631	0	153,461	65,619	224,061	443,141	575
10,352	0	0	10,352	0	1,665	722	704	3,091	0
8,526	2,908	5,093	16,527	0	11,843	3,010	5,409	20,262	0
400,873	47,598	157,109	605,580	0	76,173	48,838	97,276	222,287	151
5,858	1,060	3,586	10,504	0	1,888	770	9,376	12,034	0
173,791	4,624	24,264	202,679	0	33,044	15,566	27,362	75,972	40
30,128	1,998	1,477	33,603	0	1,992	1,302	3,906	7,200	0
25,425	1,426	8,376	35,227	0	17,694	5,918	13,847	37,459	62
75,079	46,677	152,504	274,260	0	231,470	100,824	673,488	1,005,782	5,892
980,310	124,673	275,614	1,380,597	0	240,811	123,401	277,204	641,416	701
949,193	146,357	502,194	1,597,744	2	262,168	120,833	319,760	702,761	1,092
380,148	63,390	198,673	642,211	0	104,409	56,806	149,229	310,444	535
25,880	226	8,353	34,459	0	3,960	68	120	4,148	0
8,553	19	1,194	9,766	0	1,833	1,327	267	3,427	0
94,540	11,202	83,723	189,465	0	30,587	12,657	33,809	77,053	54
71,294	8,192	18,256	97,742	0	16,018	6,593	11,680	34,291	36
127,278	28,384	72,886	228,548	0	26,349	12,693	37,964	77,006	101
241,500	34,944	119,109	395,553	2	79,012	30,689	86,691	196,392	366
88,171	9,578	11,864	109,613	42	13,932	8,320	11,560	33,812	92
5,455,237	962,025	2,985,085	9,402,347	2,076	1,727,021	924,819	3,085,883	5,737,723	17,608
81,286	13,166	44,570	139,022	2	32,921	14,658	32,570	80,149	58
1,971	474	2,141	4,586	20	885	380	2,190	3,455	0
78	30	1	109	0	165	0	656	821	0
10,105	0	57	10,162	0	29	261	21	311	0
61,700	5,051	15,805	82,556	5	14,144	5,520	8,257	27,921	15
7,130,530	1,134,132	3,380,057	11,644,719	2,958	2,305,020	1,133,962	3,483,021	6,922,003	20,623

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	16,986,620	4,154,601	5,519,434	26,660,655	55,7
Individuals, partnerships, and corporations - demand	8,587,102	1,981,405	2,204,591	12,773,098	51,3
Individuals, partnerships, and corporations - time	8,123,581	2,077,596	3,244,601	13,445,778	4,4
Savings deposits	4,366,108	1,233,998	1,884,822	7,484,928	
Deposits accumulated for payment of personal loans	33,429	1,389	3,606	38,424	
Other deposits of individuals, partnerships, and corps.	3,724,044	842,209	1,356,173	5,922,426	4,43
Certified and officers' checks, letters of credit, travelers' checks, etc	275,937	95,600	70,242	441,779	
GOVERNMENT DEPOSITS - TOTAL	1,223,200	220,638	473,475	1,917,313	10
United States Government - demand	229,228	60,596	67,545	357,369	
United States Government - time	2,661	52	223	2,936	
States and subdivisions - demand	543,916	111,266	213,206	868,388	
States and subdivisions - time	447,395	48,724	192,501	688,620	10
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,419,169	381,360	43,671	1,844,200	
Commercial banks in the United States - demand	1,404,454	379,138	36,613	1,820,205	
Commercial banks in the United States - time	12,324	1,528	7,058	20,910	
Mutual savings banks in the United States - demand	391	694	0	1,085	
Mutual savings banks in the United States - time	2,000	0	0	2,000	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	514,678	47,381	1,965	564,024	
Foreign governments, central banks, etc. - demand	12,489	413	217	13,119	
Foreign governments, central banks, etc. - time	417,193	33,800	0	450,993	
Banks in foreign countries - demand	83,571	12,593	1,748	97,912	
Banks in foreign countries - time	1,425	575	0	2,000	
TOTAL DEPOSITS	20,143,667	4,803,980	6,038,545	30,986,192	55,87
Demand	11,137,088	2,641,705	2,594,162	16,372,955	51,34
Time	9,006,579	2,162,275	3,444,383	14,613,237	4,53
MISCELLANEOUS LIABILITIES - TOTAL	2,788,017	378,622	152,980	3,319,619	28,26
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	656,688	184,866	4,800	846,354	
Other liabilities for borrowed money	440,937	51,140	21,187	513,264	9,00
Mortgage indebtedness	5,904	9,564	3,255	18,723	
Acceptances outstanding	105,957	24,937	10,399	141,293	
Other liabilities	1,578,531	108,115	113,339	1,799,985	19,26
TOTAL LIABILITIES	22,931,684	5,182,602	6,191,525	34,305,811	84,13
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	58
RESERVES ON LOANS AND SECURITIES - TOTAL	372,098	81,764	58,657	512,519	9
Reserve for bad debt losses on loans	348,689	77,086	52,217	477,992	9
Other reserves on loans	4,645	637	1,945	7,227	
Reserves on securities	18,764	4,041	4,495	27,300	
CAPITAL ACCOUNTS - TOTAL	1,990,256	467,020	483,125	2,940,401	99,73
Capital notes and debentures	22,490	25,899	7,185	55,574	
Equity capital - total	1,967,766	441,121	475,940	2,884,827	99,73
Preferred stock	100	0	59	159	
Common stock	608,901	122,282	142,682	873,865	17,31
Surplus	880,749	182,367	189,122	1,252,238	5,72
Undivided profits	311,873	103,690	123,629	539,192	56,23
Reserve for contingencies and other capital reserves	166,143	32,782	20,448	219,373	20,44
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	25,294,038	5,731,386	6,733,307	37,758,731	184,55
MEMORANDA					
Demand deposits adjusted[7]	7,875,794	1,825,713	2,453,790	12,155,297	51,34
Average of total deposits for the 15 calendar days ending with call date	19,233,844	4,664,908	5,934,979	29,833,731	55,67
Average of total loans for the 15 calendar days ending with call date	13,593,169	3,098,232	3,295,421	19,986,822	4,45
Unearned discount on instalment loans included in total capital accounts	6,723	943	4,362	12,028	
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.0	16.8	9.5	13.6	7.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.9	14.7	24.5	15.3	12.
Other securities	13.7	12.5	13.0	13.4	51.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.9	53.0	50.7	54.5	2.
Other assets	3.4	3.1	2.3	3.2	26.
Total capital accounts	7.9	8.1	7.2	7.8	54.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.5	11.6	10.0	10.6	65.
NUMBER OF BANKS	418	83	584	1,085	

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,830,318	903,703	2,655,849	8,389,870	1,464	1,647,505	894,125	2,920,281	5,461,911	17,697
1,203,730	370,477	1,037,759	3,611,966	1,464	803,140	396,891	1,283,117	2,483,148	10,755
2,566,639	523,216	1,583,362	4,673,217	0	815,512	486,602	1,612,433	2,914,547	6,827
1,062,304	203,075	568,999	1,834,378	0	273,411	155,817	430,338	859,566	2,597
1,563	35	575	2,173	0	0	26	131	157	0
1,502,772	320,106	1,013,788	2,836,666	0	542,101	330,759	1,181,964	2,054,824	4,230
59,949	10,010	34,728	104,687	0	28,853	10,632	24,731	64,216	115
978,091	102,547	367,692	1,448,330	752	119,613	62,894	204,073	386,580	776
57,076	9,330	27,970	94,376	0	20,117	10,430	29,049	59,596	34
787	204	23	1,014	0	288	23	44	355	0
825,595	73,117	274,140	1,172,852	188	66,110	29,745	96,183	192,038	352
94,633	19,896	65,559	180,088	564	33,098	22,696	78,797	134,591	390
276,947	5,577	13,014	295,538	0	275,050	34,995	9,025	319,070	79
271,945	5,437	8,904	286,286	0	272,991	34,768	8,990	316,749	79
2,404	0	3,040	5,444	0	2,010	0	35	2,045	0
2,498	2	1,070	3,570	0	49	227	0	276	0
100	138	0	238	0	0	0	0	0	0
7,706	0	5	7,711	0	74	0	0	74	0
0	0	5	5	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
7,706	0	0	7,706	0	74	0	0	74	0
0	0	0	0	0	0	0	0	0	0
6,093,062	1,011,827	3,036,560	10,141,449	2,216	2,042,242	992,014	3,133,379	6,167,635	18,552
3,428,499	468,373	1,384,576	5,281,448	1,652	1,191,334	482,693	1,442,070	3,116,097	11,335
2,664,563	543,454	1,651,984	4,860,001	564	850,908	509,321	1,691,309	3,051,538	7,217
484,696	34,895	82,218	601,809	128	76,183	30,317	31,514	138,014	70
279,762	9,300	5,419	294,481	0	40,715	12,800	1,600	55,115	0
2,052	448	1,195	3,695	0	5,891	1,040	3,752	10,683	0
1,887	1,198	4,869	7,954	0	132	35	699	866	0
10,310	0	59	10,369	0	29	261	21	311	0
190,685	23,949	70,676	285,310	128	29,416	16,181	25,442	71,039	70
6,577,758	1,046,722	3,118,778	10,743,258	2,344	2,118,425	1,022,331	3,164,893	6,305,649	18,622
0	0	187	187	0	93	0	34	127	0
70,096	11,353	30,880	112,329	0	22,905	9,989	31,911	64,805	83
67,135	10,606	28,776	106,517	0	21,336	9,120	29,468	59,924	81
1,013	473	1,045	2,531	0	1,369	215	903	2,487	2
1,948	274	1,059	3,281	0	200	654	1,540	2,394	0
482,676	76,057	230,212	788,945	614	163,597	101,642	286,183	551,422	1,918
6,491	1,802	5,336	13,629	0	1,472	400	3,341	5,213	0
476,185	74,255	224,876	775,316	614	162,125	101,242	282,842	546,209	1,918
0	0	0	0	0	0	50	315	365	0
117,428	17,247	60,447	195,122	85	40,225	14,550	69,337	124,112	465
217,188	29,987	84,233	331,408	250	66,384	44,125	102,224	212,733	575
134,267	25,530	74,437	234,234	264	51,856	39,104	103,606	194,566	802
7,302	1,491	5,759	14,552	15	3,660	3,413	7,360	14,433	76
7,130,530	1,134,132	3,380,057	11,644,719	2,958	2,305,020	1,133,962	3,483,021	6,922,003	20,623
2,304,232	434,982	1,299,880	4,039,094	1,652	649,435	386,169	1,376,563	2,412,167	11,183
5,819,290	989,898	2,959,978	9,769,166	2,006	1,941,931	976,068	3,091,653	6,009,652	17,943
3,426,363	569,586	1,666,946	5,662,895	43	1,099,329	527,697	1,785,663	3,412,689	8,883
3,010	44	107	3,161	0	1,811	999	3,922	6,732	0
21.3	13.5	9.8	17.2	28.9	23.0	16.6	10.1	15.5	14.3
13.5	22.7	23.3	17.2	64.3	16.2	19.6	25.2	21.3	35.7
9.6	10.1	11.4	10.2	4.4	10.2	14.3	10.6	11.1	4.4
53.4	52.0	53.7	53.4	1.5	48.5	47.7	52.8	50.5	45.3
2.2	1.7	1.9	2.0	.9	2.1	1.8	1.3	1.6	.4
6.8	6.7	6.8	6.8	20.8	7.1	9.0	8.2	8.0	9.3
10.1	10.2	9.7	10.0	307.0	11.0	13.3	11.7	11.7	15.2
122	69	216	407	3	100	54	504	658	10

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 19
(Amounts in thousands of dollars)

ASSETS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURE BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	481,872	44,627	257,142	783,641	
Currency and coin	32,308	3,843	25,788	61,939	
Reserve with Federal Reserve banks (member banks)	141,767	15,949	0	157,716	
Demand balances with banks in U.S. (except American branches of foreign banks)	171,788	21,860	217,347	410,995	2
Other balances with banks in United States	0	0	101	101	
Balances with banks in foreign countries	0	0	100	100	
Cash items in process of collection	136,009	2,975	13,806	152,790	
INVESTMENT SECURITIES - TOTAL	819,013	115,692	823,500	1,758,205	5
U.S. Treasury securities	397,860	63,997	439,355	901,212	2
Securities of other U.S. Government agencies and corps	80,524	4,555	78,810	163,889	
Obligations of States and subdivisions	334,683	46,550	303,734	684,967	1
Other securities	5,946	590	1,601	8,137	
TRADING ACCOUNT SECURITIES	4,295	0	58	4,353	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	59,171	13,845	68,507	141,523	
OTHER LOANS AND DISCOUNTS - TOTAL	1,267,144	151,882	1,048,581	2,467,607	1,86
Real estate loans - total	195,796	23,391	215,083	434,270	
Secured by farmland	40,409	10,273	50,132	100,814	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	11,201	173	7,495	18,869	
Guaranteed by Veterans Administration	3,169	95	1,788	5,052	
Not insured or guaranteed by FHA or VA	66,402	6,724	90,409	163,535	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	10	61	375	446	
Not insured by FHA	1,806	1,054	4,775	7,635	
Secured by other properties	72,799	5,011	60,109	137,919	
Loans to domestic commercial and foreign banks	3,463	0	2,565	6,028	
Loans to other financial institutions	45,259	2,994	16,729	64,982	
Loans to brokers and dealers in securities	3,090	20	3,450	6,560	
Other loans for purchasing or carrying securities	24,670	1,620	16,283	42,573	
Loans to farmers (excluding loans on real estate)	287,042	65,741	293,802	646,585	
Commercial and industrial loans (incl. open market paper)	375,418	29,432	219,176	624,026	
Other loans to individuals - total	323,050	27,886	275,377	626,313	
Passenger automobile instalment loans	137,226	12,334	132,348	281,908	
Credit cards and related plans:					
Retail (charge account) credit card plans	13,451	0	68	13,519	
Check credit and revolving credit plans	754	0	295	1,049	
Other retail consumer instalment loans	45,520	6,518	30,895	82,933	
Residential repair and modernization instalment loans	21,793	868	16,838	39,499	
Other instalment loans for personal expenditures	35,850	3,834	31,213	70,897	
Single-payment loans for personal expenditures	68,456	4,332	63,720	136,508	
All other loans (including overdrafts)	9,356	798	6,116	16,270	
TOTAL LOANS AND SECURITIES	2,149,623	281,419	1,940,646	4,371,688	2,40
Bank premises, furniture and fixtures, and other assets representing bank premises	48,732	3,025	31,164	82,921	1
Real estate owned other than bank premises	3,309	243	1,118	4,670	
Investments in subsidiaries not consolidated	271	0	1,188	1,459	
Customers' liabilities on acceptances outstanding	167	0	211	378	
Other assets	16,485	397	5,311	22,193	17
TOTAL ASSETS	2,700,459	329,711	2,236,780	5,266,950	2,85

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]
EMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
381,923	262,126	321,381	965,430	1,625	702,989	82,457	402,006	1,187,452	241
41,562	12,080	43,227	96,869	249	64,410	12,077	51,887	128,374	36
129,486	67,399	0	196,885	0	196,109	18,573	0	214,682	0
112,412	44,406	256,482	413,300	1,372	158,215	32,246	317,220	507,681	205
423	600	165	1,188	0	4,446	110	1,220	5,776	0
1,017	58	0	1,075	0	319	0	0	319	0
97,023	137,583	21,507	256,113	4	279,490	19,451	31,679	330,620	0
619,613	211,221	800,120	1,630,954	7,102	1,013,715	130,329	834,311	1,978,355	607
327,369	115,703	495,053	938,125	5,286	528,066	69,016	426,208	1,023,290	576
28,354	6,229	84,836	119,419	0	51,178	6,281	52,938	110,397	0
254,594	85,909	215,682	556,185	1,816	426,064	54,338	340,899	821,301	31
9,296	3,380	4,549	17,225	0	8,407	694	14,266	23,367	0
0	11,553	0	11,553	0	9	0	9,146	9,155	0
67,875	27,754	27,705	123,334	0	101,021	11,600	57,564	170,185	0
1,108,219	531,281	1,073,094	2,712,594	5,113	1,805,875	273,283	1,119,360	3,198,518	513
301,175	118,337	397,594	817,106	2,474	319,372	70,047	421,342	810,761	
39,144	8,580	116,402	164,126	1,599	13,393	3,724	53,426	70,543	
2,914	179	6,655	9,748	0	3,535	1,602	12,206	17,343	
1,427	164	874	2,465	0	4,195	772	6,362	11,329	
118,029	78,378	180,394	376,801	408	119,124	25,626	171,997	316,747	
1,689	0	0	1,689	0	2,639	4,197	578	7,414	
14,769	4,294	3,298	22,361	0	10,296	24,603	9,478	44,377	
123,203	26,742	89,971	239,916	467	166,190	9,523	167,295	343,008	
149	1,211	12,334	13,694	0	5,374	1,851	2,253	9,478	
57,332	50,417	14,628	122,377	0	107,684	14,499	24,512	146,695	
5,606	15,890	15,106	36,602	0	31,421	2,200	2,181	35,802	
8,048	5,126	4,251	17,425	0	16,167	0	17,127	33,294	
63,131	10,789	84,696	158,616	497	24,419	14,092	35,976	74,487	
288,885	188,791	203,172	680,848	131	772,059	94,889	304,204	1,171,152	
367,928	125,622	329,144	822,694	1,942	486,031	71,851	295,201	853,083	
122,971	32,293	107,061	262,325	227	104,600	29,918	107,901	242,419	
18,621	8,811	907	28,339	0	24,415	2,043	5,769	32,227	
4,050	1,299	168	5,517	0	5,762	813	373	6,948	
32,454	5,665	38,223	76,342	52	29,395	5,095	28,481	62,971	
25,241	12,219	16,768	54,228	63	18,076	3,726	16,724	38,526	
44,086	14,573	66,420	125,079	18	98,975	22,411	73,277	194,663	
120,505	50,762	99,597	270,864	1,582	204,808	7,845	62,676	275,329	
15,965	15,098	12,169	43,232	69	43,348	3,854	16,564	63,766	
1,795,707	781,809	1,900,919	4,478,435	12,215	2,920,620	415,212	2,020,381	5,356,213	1,120
35,058	9,874	27,437	72,369	25	68,246	6,517	32,665	107,428	5
2,121	235	986	3,342	7	5,723	216	5,524	11,463	0
0	75	0	75	0	0	0	410	410	0
464	30	1,856	2,350	0	704	123	1,438	2,265	0
10,955	7,243	6,777	24,975	0	33,021	2,476	13,139	48,636	0
2,226,228	1,061,392	2,259,356	5,546,976	13,872	3,731,303	507,001	2,475,563	6,713,867	1,366

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,793,719	236,716	1,597,503	3,627,938	89
Individuals, partnerships, and corporations - demand	928,165	116,399	732,529	1,777,093	48
Individuals, partnerships, and corporations - time	848,464	118,768	845,855	1,813,087	374
Savings deposits	319,795	33,687	335,845	689,327	0
Deposits accumulated for payment of personal loans	5,360	0	5,512	10,872	0
Other deposits of individuals, partnerships, and corps.	523,309	85,081	504,498	1,112,888	374
Certified and officers' checks, letters of credit, travelers' checks, etc.	17,090	1,549	19,119	37,758	37
GOVERNMENT DEPOSITS - TOTAL	387,842	54,053	381,382	823,277	501
United States Government - demand	29,109	2,702	20,865	52,676	0
United States Government - time	1,381	0	40	1,421	0
States and subdivisions - demand	240,796	32,954	213,472	487,222	53
States and subdivisions - time	116,556	18,397	147,005	281,958	448
DOMESTIC INTERBANK DEPOSITS - TOTAL	173,316	3,561	11,019	187,896	0
Commercial banks in the United States - demand	173,264	3,561	10,993	187,818	0
Commercial banks in the United States - time	52	0	26	78	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	48	48	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	48	48	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,354,877	294,330	1,989,952	4,639,159	1,393
Demand	1,388,424	157,165	997,026	2,542,615	571
Time	966,453	137,165	992,926	2,096,544	822
MISCELLANEOUS LIABILITIES - TOTAL	81,830	4,955	36,185	122,970	661
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	24,240	280	1,500	26,020	0
Other liabilities for borrowed money	18,221	400	1,532	20,153	463
Mortgage indebtedness	998	76	9,685	10,759	0
Acceptances outstanding	167	0	285	452	0
Other liabilities	38,204	4,199	23,183	65,586	198
TOTAL LIABILITIES	2,436,707	299,285	2,026,137	4,762,129	2,054
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3	0	1	4	0
RESERVES ON LOANS AND SECURITIES - TOTAL	20,815	2,498	14,662	37,975	23
Reserve for bad debt losses on loans	20,230	2,441	13,880	36,551	23
Other reserves on loans	50	57	284	391	0
Reserves on securities	535	0	498	1,033	0
CAPITAL ACCOUNTS - TOTAL	242,934	27,928	195,980	466,842	775
Capital notes and debentures	7,040	0	1,016	8,056	0
Equity capital - total	235,894	27,928	194,964	458,786	775
Preferred stock	300	0	0	300	0
Common stock	66,735	5,588	50,895	123,218	100
Surplus	98,097	14,160	88,028	200,285	400
Undivided profits	66,687	8,150	54,308	129,145	251
Reserve for contingencies and other capital reserves	4,075	30	1,733	5,838	24
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,700,459	329,711	2,236,780	5,266,950	2,852
MEMORANDA					
Demand deposits adjusted[7]	1,050,042	147,927	951,362	2,149,331	564
Average of total deposits for the 15 calendar days ending with call date	2,254,204	286,728	1,938,964	4,479,896	1,327
Average of total loans for the 15 calendar days ending with call date	1,278,629	149,592	1,043,195	2,471,416	1,801
Unearned discount on instalment loans included in total capital accounts	3,120	401	2,819	6,340	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.8	13.5	11.5	14.9	8.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	17.7	20.8	23.2	20.2	9.7
Other securities	12.8	14.3	13.7	13.2	9.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	49.1	50.3	49.9	49.5	65.5
Other assets	2.6	1.1	1.7	2.1	6.7
Total capital accounts	9.0	8.5	8.8	8.9	27.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	13.3	12.6	12.7	13.0	33.2
NUMBER OF BANKS	172	37	393	602	1

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,723,387	661,889	1,780,181	4,165,457	11,568	2,543,740	335,702	1,679,837	4,559,279	1,135
934,336	386,903	889,979	2,211,218	7,028	1,455,286	167,071	808,187	2,430,544	781
774,980	264,810	877,775	1,917,565	4,525	1,058,836	162,237	848,998	2,070,071	354
349,403	93,558	307,687	750,648	1,799	621,074	90,629	435,488	1,147,191	219
1,808	956	19,002	21,766	0	9,103	0	10	9,113	0
423,769	170,296	551,086	1,145,151	2,726	428,659	71,608	413,500	913,767	135
14,071	10,176	12,427	36,674	15	29,618	6,394	22,652	58,664	0
140,254	49,451	234,714	424,419	243	403,190	65,491	388,483	857,164	57
24,109	11,113	19,644	54,866	33	29,071	4,331	20,521	53,923	0
1,212	400	276	1,888	0	126	10	1,471	1,607	0
69,724	18,619	171,543	259,886	53	194,551	29,644	223,172	447,367	57
45,209	19,319	43,251	107,779	157	179,442	31,506	143,319	354,267	0
110,662	204,997	11,884	327,543	0	248,964	42,043	118,545	409,552	0
109,031	204,647	11,251	324,929	0	247,161	41,820	117,193	406,174	0
1,631	350	633	2,614	0	1,803	223	1,352	3,378	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	157	0	157	0	14,657	0	48	14,705	0
0	0	0	0	0	2,368	0	0	2,368	0
0	0	0	0	0	5,550	0	0	5,550	0
0	157	0	157	0	6,723	0	48	6,771	0
0	0	0	0	0	16	0	0	16	0
1,974,303	916,494	2,026,779	4,917,576	11,811	3,210,551	443,236	2,186,913	5,840,700	1,192
1,151,271	631,615	1,104,844	2,887,730	7,129	1,964,778	249,260	1,191,773	3,405,811	838
823,032	284,879	921,935	2,029,846	4,682	1,245,773	193,976	995,140	2,434,889	354
55,560	48,268	33,256	137,084	150	161,951	22,177	68,710	252,838	1
15,195	31,287	800	47,282	0	59,870	8,725	26,165	94,760	0
1,018	0	1,014	2,032	115	25,300	0	5,656	30,956	0
2,092	574	793	3,459	0	16,215	82	3,526	19,823	0
464	30	1,865	2,359	0	704	123	1,438	2,265	0
36,791	16,377	28,784	81,952	35	59,862	13,247	31,925	105,034	1
2,029,863	964,762	2,060,035	5,054,660	11,961	3,372,502	465,413	2,255,623	6,093,538	1,193
0	0	0	0	0	0	0	0	0	0
24,238	10,975	22,189	57,402	33	39,761	9,051	34,140	82,952	5
19,471	10,369	16,443	46,283	33	28,078	5,834	17,033	50,945	5
163	0	2,346	2,509	0	5,170	2,235	7,512	14,917	0
4,604	606	3,400	8,610	0	6,513	982	9,595	17,090	0
172,127	85,655	177,132	434,914	1,878	319,040	32,537	185,800	537,377	168
0	0	8,297	8,297	0	7,521	1,730	2,343	11,594	0
172,127	85,655	168,835	426,617	1,878	311,519	30,807	183,457	525,783	168
0	0	150	150	0	3,000	0	0	3,000	0
36,299	17,075	42,173	95,547	170	71,684	8,451	55,452	135,587	30
91,306	46,000	72,110	209,416	765	170,867	15,465	68,559	254,891	70
40,658	18,440	50,020	109,118	943	65,266	6,524	54,528	126,318	65
3,864	4,140	4,382	12,386	0	702	367	4,918	5,987	3
2,226,228	1,061,392	2,259,356	5,546,976	13,872	3,731,303	507,001	2,475,563	6,713,867	1,366
921,108	278,272	1,052,442	2,251,822	7,092	1,409,056	183,658	1,022,380	2,615,094	838
1,942,792	840,438	1,987,603	4,770,833	11,646	3,090,549	419,829	2,104,223	5,614,601	1,239
1,094,068	547,440	1,064,018	2,705,526	5,157	1,767,746	277,322	1,118,606	3,163,674	489
1,549	17	3,038	4,604	0	1,897	188	4,572	6,657	1
17.2	24.7	14.2	17.4	11.7	18.8	16.3	16.2	17.7	17.6
16.0	11.5	25.7	19.1	38.1	15.5	14.9	19.4	16.9	42.2
11.9	9.5	9.7	10.5	13.1	11.6	10.9	14.7	12.7	2.3
52.8	52.7	48.7	51.1	36.9	51.1	56.2	47.5	50.2	37.6
2.2	1.6	1.6	1.9	.2	2.9	1.8	2.1	2.5	.4
7.7	8.1	7.8	7.8	13.5	8.6	6.4	7.5	8.0	12.3
11.3	12.5	12.3	11.9	27.0	12.8	9.2	11.3	11.9	30.6
80	14	246	340	5	49	10	171	230	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 19
(Amounts in thousands of dollars)

ASSETS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	106,402	44,004	33,185	183,591	2
Currency and coin	18,740	9,215	7,292	35,247	
Reserve with Federal Reserve banks (member banks)	22,568	9,253	0	31,821	
Demand balances with banks in U.S. (except American branches of foreign banks)	28,291	20,350	22,629	71,270	16
Other balances with banks in United States	0	0	0	0	11
Balances with banks in foreign countries	213	12	51	276	
Cash items in process of collection	36,590	5,174	3,213	44,977	
INVESTMENT SECURITIES - TOTAL	147,758	92,103	66,937	306,798	
U.S. Treasury securities	53,768	24,986	25,141	103,895	
Securities of other U.S. Government agencies and corps	3,724	1,244	3,446	8,414	
Obligations of States and subdivisions	88,407	65,204	34,372	187,983	
Other securities	1,859	669	3,978	6,506	
TRADING ACCOUNT SECURITIES	0	0	0	0	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	12,800	9,450	4,375	26,625	
OTHER LOANS AND DISCOUNTS - TOTAL	359,605	188,623	198,081	746,309	5,98
Real estate loans - total	128,091	67,676	78,549	274,316	
Secured by farmland	2,293	1,515	2,813	6,621	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	5,792	4,063	2,261	12,116	
Guaranteed by Veterans Administration	2,059	2,850	766	5,675	
Not insured or guaranteed by FHA or VA	65,776	33,815	40,121	139,712	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	0	0	0	0	
Not insured by FHA	1,094	245	305	1,644	
Secured by other properties	51,077	25,188	32,283	108,548	
Loans to domestic commercial and foreign banks	0	0	110	110	
Loans to other financial institutions	3,946	1,266	1,582	6,794	
Loans to brokers and dealers in securities	124	2,010	995	3,129	
Other loans for purchasing or carrying securities	1,867	120	753	2,740	
Loans to farmers (excluding loans on real estate)	7,770	1,879	3,828	13,477	
Commercial and industrial loans (incl. open market paper)	106,325	47,574	63,122	217,021	
Other loans to individuals - total	106,030	66,558	47,545	220,133	5,98
Passenger automobile instalment loans	43,179	22,090	19,861	85,130	2,03
Credit cards and related plans:					
Retail (charge account) credit card plans	2,447	872	360	3,679	
Check credit and revolving credit plans	1,121	2,586	379	4,086	
Other retail consumer instalment loans	11,595	8,218	8,054	27,867	1,07
Residential repair and modernization instalment loans	4,302	3,261	3,103	10,666	65
Other instalment loans for personal expenditures	20,174	11,612	9,411	41,197	1,55
Single-payment loans for personal expenditures	23,212	17,919	6,377	47,508	65
All other loans (including overdrafts)	5,452	1,540	1,597	8,589	
TOTAL LOANS AND SECURITIES	520,163	290,176	269,393	1,079,732	5,98
Bank premises, furniture and fixtures, and other assets representing bank premises	13,085	5,397	9,733	28,215	3
Real estate owned other than bank premises	419	142	431	992	
Investments in subsidiaries not consolidated	67	0	984	1,051	
Customers' liabilities on acceptances outstanding	165	0	0	165	
Other assets	4,766	2,746	1,945	9,457	7
TOTAL ASSETS	645,067	342,465	315,671	1,303,203	6,38

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
.TIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
470,419	121,733	200,881	793,033	22,301	1,649,854	482,424	180,564	2,312,842	23,773
55,037	17,571	45,472	118,080	1,218	135,436	37,465	32,855	205,756	2,716
135,696	43,911	0	179,607	0	442,151	145,225	0	587,376	0
79,664	13,492	133,144	226,300	13,240	175,002	75,798	137,328	388,128	21,057
125	0	1,540	1,665	136	4,148	142	118	4,408	0
1,318	71	392	1,781	17	17,153	2,015	0	19,168	0
198,579	46,688	20,333	265,600	7,690	875,964	221,779	10,263	1,108,006	0
604,324	133,216	549,985	1,287,525	53,467	1,481,961	572,811	326,678	2,381,450	100,232
294,550	58,530	325,608	668,688	24,824	657,886	248,774	137,844	1,044,504	36,245
30,314	5,269	52,834	88,417	0	56,788	19,288	21,785	97,861	134
280,185	67,535	165,927	513,647	25,288	735,572	297,597	163,399	1,196,568	62,412
9,275	1,882	5,616	16,773	3,355	31,715	7,152	3,650	42,517	1,441
0	0	0	0	299	35,529	2,260	0	37,789	0
121,375	3,250	98,875	223,500	4,050	177,690	84,700	71,010	333,400	10,500
459,005	337,448	1,146,616	2,943,069	171,744	4,696,166	1,294,040	892,062	6,882,268	36,860
426,310	111,803	527,122	1,065,235		681,081	227,390	231,930	1,140,401	0
35,052	4,582	27,598	67,232		2,756	732	1,343	4,831	0
9,327	45	10,556	19,928		17,690	4,581	1,936	24,207	0
7,973	137	11,347	19,457		15,663	3,877	3,727	23,267	0
221,372	45,604	247,899	514,875		224,030	88,123	101,246	413,399	0
57	361	7,091	7,509		39,545	6,702	0	46,247	0
13,552	227	42,703	56,482		69,842	6,502	6,071	82,415	0
138,977	60,847	179,928	379,752		311,555	116,873	117,607	546,035	0
5,495	400	1,402	7,297		25,525	7,625	3,996	37,146	0
77,792	27,540	37,358	142,690		247,417	92,952	18,976	359,345	0
15,110	11,830	5,752	32,692		15,817	13,569	979	30,365	0
19,372	1,470	6,452	27,294		25,688	2,654	7,878	36,220	0
17,587	2,187	14,851	34,625		3,484	3,158	2,526	9,168	0
445,257	90,802	229,071	765,130		2,605,259	578,436	346,665	3,530,360	27,679
414,701	81,156	311,741	807,598		915,212	343,957	271,348	1,530,517	9,181
170,593	23,010	129,225	322,828		256,889	95,051	84,232	436,172	585
35,865	0	16,850	52,715		15,035	42,665	9,128	66,828	0
384	2,458	5,446	8,288		58,995	8,010	4,353	71,358	0
29,428	3,407	27,693	60,528		38,073	19,647	40,114	97,834	201
17,308	5,370	21,410	44,088		44,378	18,991	16,113	79,482	181
55,597	25,361	61,834	142,792		133,185	42,112	57,129	232,426	7,630
105,526	21,550	49,283	176,359		368,657	117,481	60,279	546,417	584
37,381	10,260	12,867	60,508		176,683	24,299	7,764	208,746	0
184,704	473,914	1,795,476	4,454,094	229,560	6,391,346	1,953,811	1,289,750	9,634,907	147,592
40,218	9,194	36,446	85,858	1,929	116,565	44,707	24,338	185,610	1,634
7,909	103	5,040	13,052	617	7,603	1,014	472	9,089	17
1,836	0	0	1,836	0	21,180	3,049	53	24,282	0
946	66	27	1,039	0	86,745	10,503	1,613	98,861	0
22,389	3,931	17,324	43,644	2,116	165,544	23,447	7,923	196,914	4,093
728,421	608,941	2,055,194	5,392,556	256,523	8,438,837	2,518,955	1,504,713	12,462,505	177,109

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	505,394	254,180	248,975	1,008,549	4,2
Individuals, partnerships, and corporations - demand	239,439	96,584	107,262	443,285	
Individuals, partnerships, and corporations - time	260,857	154,739	139,268	554,864	4,24
Savings deposits	180,131	115,157	103,771	399,059	(
Deposits accumulated for payment of personal loans	0	0	0	0	(
Other deposits of individuals, partnerships, and corps.	80,726	39,582	35,497	155,805	4,24
Certified and officers' checks, letters of credit, travelers' checks, etc	5,098	2,857	2,445	10,400	(
GOVERNMENT DEPOSITS - TOTAL	34,588	36,365	18,180	89,133	(
United States Government - demand	6,464	2,771	3,292	12,527	(
United States Government - time	449	0	1	450	(
States and subdivisions - demand	22,270	30,917	12,434	65,621	(
States and subdivisions - time	5,405	2,677	2,453	10,535	(
DOMESTIC INTERBANK DEPOSITS - TOTAL	15,388	3,725	6,778	25,891	(
Commercial banks in the United States - demand	7,546	1,738	5,318	14,602	(
Commercial banks in the United States - time	0	0	10	10	(
Mutual savings banks in the United States - demand	7,842	1,987	1,450	11,279	(
Mutual savings banks in the United States - time	0	0	0	0	(
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	222	0	93	315	(
Foreign governments, central banks, etc. - demand	0	0	93	93	(
Foreign governments, central banks, etc. - time	0	0	0	0	(
Banks in foreign countries - demand	222	0	0	222	(
Banks in foreign countries - time	0	0	0	0	(
TOTAL DEPOSITS	555,592	294,270	274,026	1,123,888	4,243
Demand	288,881	136,854	132,294	558,029	(
Time	266,711	157,416	141,732	565,859	4,243
MISCELLANEOUS LIABILITIES - TOTAL	26,616	14,571	9,909	51,096	1,350
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	3,025	0	0	3,025	(
Other liabilities for borrowed money	1,925	560	250	2,735	(
Mortgage indebtedness	0	0	1,415	1,415	(
Acceptances outstanding	165	0	0	165	(
Other liabilities	21,501	14,011	8,244	43,756	1,350
TOTAL LIABILITIES	582,208	308,841	283,935	1,174,984	5,593
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	(
RESERVES ON LOANS AND SECURITIES - TOTAL	7,182	4,358	3,973	15,513	(
Reserve for bad debt losses on loans	7,159	4,358	3,919	15,436	(
Other reserves on loans	0	0	45	45	(
Reserves on securities	23	0	9	32	(
CAPITAL ACCOUNTS - TOTAL	55,677	29,266	27,763	112,706	790
Capital notes and debentures	0	3,956	1,320	5,276	(
Equity capital - total	55,677	25,310	26,443	107,430	790
Preferred stock	0	0	100	100	(
Common stock	20,153	8,013	7,346	35,512	223
Surplus	19,549	8,900	9,337	37,786	199
Undivided profits	15,307	8,397	9,507	33,211	368
Reserve for contingencies and other capital reserves	668	0	153	821	(
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	645,067	342,465	315,671	1,303,203	6,383
MEMORANDA					
Demand deposits adjusted[7]	238,281	127,171	120,471	485,923	7
Average of total deposits for the 15 calendar days ending with call date	545,183	286,321	269,874	1,101,378	4,005
Average of total loans for the 15 calendar days ending with call date	370,240	197,884	201,058	769,182	(
Unearned discount on instalment loans included in total capital accounts	252	179	2,472	2,903	(
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.5	12.8	10.5	14.1	4.4
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.9	7.7	9.1	8.6	.0
Other securities	14.0	19.2	12.1	14.9	.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.7	57.8	64.1	59.3	93.7
Other assets	2.9	2.4	4.1	3.1	1.8
Total capital accounts	8.6	8.5	8.8	8.6	12.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.5	10.7	10.8	11.1	13.0
NUMBER OF BANKS	21	6	14	41	3

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
TIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
000,817	471,539	1,671,945	4,144,301	161,613	4,934,911	1,763,112	1,077,967	7,775,990	99,807
079,529	276,122	802,840	2,158,491	127,354	3,358,962	1,188,429	594,292	5,141,683	82,015
901,408	190,995	838,590	1,930,993	32,998	1,449,416	532,557	458,544	2,440,517	8,747
738,047	180,592	668,520	1,587,159	16,839	883,132	310,755	349,637	1,543,524	562
1,178	0	1,421	2,599	0	144	0	0	144	1,567
162,183	10,403	168,649	341,235	16,159	566,140	221,802	108,907	896,849	6,618
19,880	4,422	30,515	54,817	1,261	126,533	42,126	25,131	193,790	9,045
218,021	31,202	99,538	348,761	26,153	450,587	166,770	162,034	779,391	35,434
56,836	8,020	16,437	81,293	2,870	77,948	21,907	23,399	123,254	1,581
1,890	0	156	2,046	0	1,855	4	270	2,129	0
131,060	22,033	55,663	208,756	22,168	329,041	129,627	108,152	566,820	33,853
28,235	1,149	27,282	56,666	1,115	41,743	15,232	30,213	87,188	0
106,019	19,449	30,587	156,055	12,358	664,504	61,460	12,152	738,116	5,683
92,786	17,703	29,591	140,080	11,887	553,644	33,217	3,132	589,993	5,683
160	0	5	165	0	16,491	1,201	115	17,807	0
13,033	1,746	991	15,770	471	94,000	26,942	8,905	129,847	0
40	0	0	40	0	369	100	0	469	0
4,551	1,359	415	6,325	36	151,705	12,575	5	164,285	0
17	0	0	17	0	3,079	15	0	3,094	0
0	0	0	0	0	92,635	5,000	0	97,635	0
4,534	1,359	415	6,308	36	55,566	7,560	5	63,131	0
0	0	0	0	0	425	0	0	425	0
,329,408	523,549	1,802,485	4,655,442	200,160	6,201,707	2,003,917	1,252,158	9,457,782	140,924
,397,675	331,405	936,452	2,665,532	166,047	4,598,773	1,449,823	763,016	6,811,612	132,177
931,733	192,144	866,033	1,989,910	34,113	1,602,934	554,094	489,142	2,646,170	8,747
168,824	17,128	69,576	255,528	6,128	1,443,050	274,247	120,899	1,838,196	2,777
74,960	6,500	11,150	92,610	0	508,383	68,845	5,835	583,063	600
13,610	0	1,200	14,810	0	92,683	14,475	37,257	144,415	0
906	0	56	962	0	3,672	0	2,233	5,905	22
946	66	27	1,039	0	87,916	11,019	1,613	100,548	0
78,402	10,562	57,143	146,107	6,128	750,396	179,908	73,961	1,004,265	2,155
,498,232	540,677	1,872,061	4,910,970	206,288	7,644,757	2,278,164	1,373,057	11,295,978	143,701
0	0	0	0	0	0	0	0	0	0
27,815	8,955	20,817	57,587	3,324	110,527	29,138	15,821	155,486	654
27,630	8,948	20,238	56,816	3,324	108,578	28,252	15,484	152,314	138
124	0	359	483	0	1,150	263	213	1,626	0
61	7	220	288	0	799	623	124	1,546	516
202,374	59,309	162,316	423,999	46,911	683,553	211,653	115,835	1,011,041	32,754
3,411	500	8,748	12,659	0	22,247	20,000	4,375	46,622	0
198,963	58,809	153,568	411,340	46,911	661,306	191,653	111,460	964,419	32,754
0	0	0	0	0	0	200	0	200	0
51,053	14,098	46,353	111,504	5,450	156,574	50,180	35,352	242,106	11,550
94,344	28,866	66,354	189,564	34,550	340,131	101,123	49,524	490,778	14,025
46,004	11,738	32,611	90,353	6,911	135,737	32,743	22,556	191,036	6,790
7,562	4,107	8,250	19,919	0	28,864	7,407	4,028	40,299	389
,728,421	608,941	2,055,194	5,392,556	256,523	8,438,837	2,518,955	1,504,713	12,462,505	177,109
,049,474	258,994	870,091	2,178,559	143,600	3,091,217	1,172,920	726,222	4,990,359	124,913
,270,851	517,494	1,776,720	4,565,065	196,451	5,860,596	1,892,237	1,240,567	8,993,400	129,026
,434,611	333,723	1,207,810	2,976,144	178,957	4,689,330	1,363,301	910,319	6,962,950	33,367
1,140	67	1,173	2,380	0	1,991	3,455	278	5,724	0
17.2	20.0	9.8	14.7	8.7	19.6	19.2	12.0	18.6	13.4
11.5	10.5	18.4	14.0	9.7	8.5	10.6	10.6	9.2	20.5
10.6	11.4	8.3	9.8	11.3	9.5	12.2	11.1	10.2	36.1
57.9	55.9	60.6	58.7	68.5	57.8	54.7	64.0	57.9	26.7
2.7	2.2	2.9	2.7	1.8	4.7	3.3	2.3	4.1	3.2
7.4	9.7	7.9	7.9	18.3	8.1	8.4	7.7	8.1	18.5
10.3	13.8	10.6	10.8	22.4	11.1	11.8	9.8	11.1	28.0
47	7	67	121	1	86	16	54	156	5

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 196
(Amounts in thousands of dollars)

ASSETS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,923,326	876,784	174,233	2,974,343	2,8
Currency and coin	201,610	121,527	45,995	369,132	
Reserve with Federal Reserve banks (member banks)	469,111	253,213	0	722,324	
Demand balances with banks in U.S. (except American branches of foreign banks)	547,735	242,973	114,903	905,611	2,79
Other balances with banks in United States	843	1,154	0	1,997	
Balances with banks in foreign countries	7,481	21,092	97	28,670	
Cash items in process of collection	696,546	236,825	13,238	946,609	
INVESTMENT SECURITIES - TOTAL	2,803,191	2,047,930	938,082	5,789,203	7,27
U.S. Treasury securities	1,368,283	670,416	396,557	2,435,256	20
Securities of other U.S. Government agencies and corps	141,118	94,279	79,470	314,867	5,77
Obligations of States and subdivisions	1,227,158	1,251,919	451,217	2,930,294	58
Other securities	66,632	31,316	10,838	108,786	70
TRADING ACCOUNT SECURITIES	31,517	17,565	0	49,082	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	171,727	67,038	71,980	310,745	
OTHER LOANS AND DISCOUNTS - TOTAL	7,098,871	4,397,630	1,481,888	12,978,389	8,06
Real estate loans - total	2,851,105	2,088,982	770,490	5,710,577	
Secured by farmland	40,427	38,764	51,570	130,761	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	466,005	401,632	25,735	893,372	
Guaranteed by Veterans Administration	121,308	72,462	7,301	201,071	
Not insured or guaranteed by FHA or VA	1,532,866	906,532	435,235	2,874,633	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	13,120	187	0	13,307	
Not insured by FHA	30,807	183,322	33,851	247,980	
Secured by other properties	646,572	486,083	216,798	1,349,453	
Loans to domestic commercial and foreign banks	45,968	23,642	1,500	71,110	
Loans to other financial institutions	440,205	127,544	15,349	583,098	
Loans to brokers and dealers in securities	80,632	5,180	1,360	87,172	
Other loans for purchasing or carrying securities	68,573	11,391	5,614	85,578	
Loans to farmers (excluding loans on real estate)	46,836	60,704	68,421	175,961	
Commercial and industrial loans (incl. open market paper)	1,919,347	1,213,256	234,498	3,367,101	
Other loans to individuals - total	1,414,188	820,375	368,666	2,603,229	
Passenger automobile instalment loans	527,060	334,661	182,266	1,043,987	
Credit cards and related plans:					
Retail (charge account) credit card plans	68,916	32,547	994	102,457	
Check credit and revolving credit plans	24,985	5,471	1,729	32,185	
Other retail consumer instalment loans	276,047	108,375	50,645	435,067	
Residential repair and modernization instalment loans	135,537	69,155	19,004	223,696	
Other instalment loans for personal expenditures	145,922	98,427	52,381	296,730	
Single-payment loans for personal expenditures	235,721	171,739	61,647	469,107	
All other loans (including overdrafts)	232,017	46,556	15,990	294,563	
TOTAL LOANS AND SECURITIES	10,105,306	6,530,163	2,491,950	19,127,419	15,33
Bank premises, furniture and fixtures, and other assets representing bank premises	167,011	107,901	38,934	313,846	67
Real estate owned other than bank premises	3,148	8,119	1,317	12,584	(
Investments in subsidiaries not consolidated	24,863	11,000	0	35,863	(
Customers' liabilities on acceptances outstanding	11,392	10,278	365	22,035	(
Other assets	109,058	69,139	19,802	197,999	15
TOTAL ASSETS	12,344,104	7,613,384	2,726,601	22,684,089	18,97

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
183,901	40,210	243,312	1,467,423	701	268,434	23,825	190,459	482,718
53,557	3,871	35,122	92,550	17	35,571	3,937	35,346	74,854
294,846	14,695	0	309,541	0	42,750	5,440	0	48,190
186,785	13,326	192,494	392,605	498	93,548	11,884	135,765	241,197
5,294	0	0	5,294	186	503	0	9,122	9,625
3,302	14	111	3,427	0	0	0	0	0
640,117	8,304	15,585	664,006	0	96,062	2,564	10,226	108,852
,348,166	99,395	1,180,152	2,627,713	7,220	378,602	42,261	550,079	970,942
556,998	47,423	622,116	1,226,537	858	182,954	18,543	245,350	446,847
125,425	15,299	291,458	432,182	0	18,138	1,455	55,071	74,664
653,954	34,332	261,950	950,236	6,064	173,081	21,919	246,903	441,903
11,789	2,341	4,628	18,758	298	4,429	344	2,755	7,528
157,257	0	0	157,257	0	17,271	0	0	17,271
71,059	2,150	29,240	102,449	0	34,139	6,450	43,250	83,839
,476,093	176,499	1,516,578	5,169,170	1,528	831,600	49,956	739,582	1,621,138
958,824	64,025	514,753	1,537,602	701	170,256	16,818	247,919	434,993
32,410	2,799	79,355	114,564	1	21,637	2,226	98,934	122,797
90,186	4,776	35,181	130,143	0	4,411	418	3,560	8,389
46,940	2,498	10,174	59,612	62	239	3	298	540
566,388	34,586	281,877	882,851	582	70,199	6,013	82,926	159,138
82	0	355	437	0	484	0	808	1,292
29,766	1,096	4,499	35,361	0	2,603	671	5,005	8,279
193,052	18,270	103,312	314,634	56	70,683	7,487	56,388	134,558
23,537	0	5,634	29,171	0	193	0	2,578	2,771
196,266	1,606	15,715	213,587	0	22,675	317	15,833	38,825
12,724	30	338	13,092	0	5,488	0	2,471	7,959
65,905	4,569	10,076	80,550	46	16,326	381	15,732	32,439
175,476	17,337	312,364	505,177	22	31,918	3,077	67,349	102,344
,193,132	48,936	248,288	1,490,356	328	258,409	12,493	195,240	466,142
778,312	37,119	399,346	1,214,777	139	286,010	15,115	180,110	481,235
254,858	15,161	178,552	448,571	58	89,685	6,028	68,884	164,597
7,077	0	0	7,077	0	16,092	0	1,327	17,419
14,484	0	1,337	15,821	0	1,942	0	0	1,942
92,410	6,780	48,490	147,680	0	32,627	1,897	20,972	55,496
44,797	3,299	27,611	75,707	0	7,306	724	10,079	18,109
104,840	4,960	46,566	156,366	33	49,151	2,799	28,917	80,867
259,846	6,919	96,790	363,555	48	89,207	3,667	49,931	142,805
71,917	2,877	10,064	84,858	292	40,325	1,755	12,350	54,430
,052,575	278,044	2,725,970	8,056,589	8,748	1,261,612	98,667	1,332,911	2,693,190
91,514	3,879	28,193	123,586	245	35,833	2,151	22,845	60,829
1,550	282	1,476	3,308	29	1,007	161	1,624	2,792
2,243	0	50	2,293	0	194	0	122	316
18,507	225	1,474	20,206	0	74	0	18	92
64,581	1,923	9,161	75,665	1,731	14,581	68	6,334	20,983
,414,871	324,563	3,009,636	9,749,070	11,454	1,581,735	124,872	1,554,313	3,260,920

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31,
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NO INSU BAN AN TRU COMPA
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	9,007,026	5,760,554	2,124,216	16,891,796	11
Individuals, partnerships, and corporations - demand	3,517,561	1,711,835	615,787	5,845,183	7
Individuals, partnerships, and corporations - time	5,380,891	3,962,651	1,481,268	10,824,810	4
Savings deposits	2,787,446	2,089,852	828,174	5,705,472	
Deposits accumulated for payment of personal loans	176	306	14	496	
Other deposits of individuals, partnerships, and corps.	2,593,269	1,872,493	653,080	5,118,842	4
Certified and officers' checks, letters of credit, travelers' checks, etc	108,574	86,068	27,161	221,803	
GOVERNMENT DEPOSITS - TOTAL	972,440	584,215	245,550	1,802,205	
United States Government - demand	134,158	44,648	18,739	197,545	
United States Government - time	1,063	143	20	1,226	
States and subdivisions - demand	303,475	199,492	110,749	613,716	
States and subdivisions - time	533,744	339,932	116,042	989,718	
DOMESTIC INTERBANK DEPOSITS - TOTAL	295,819	138,290	1,185	435,294	
Commercial banks in the United States - demand	291,549	87,039	1,167	379,755	
Commercial banks in the United States - time	4,270	3,100	18	7,388	
Mutual savings banks in the United States - demand	0	48,131	0	48,131	
Mutual savings banks in the United States - time	0	20	0	20	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	34,352	21,583	77	56,012	
Foreign governments, central banks, etc. - demand	619	0	0	619	
Foreign governments, central banks, etc. - time	10,900	0	0	10,900	
Banks in foreign countries - demand	21,265	13,918	77	35,260	
Banks in foreign countries - time	1,568	7,665	0	9,233	
TOTAL DEPOSITS	10,309,637	6,504,642	2,371,028	19,185,307	11
Demand	4,377,201	2,191,131	773,680	7,342,012	7
Time	5,932,436	4,313,511	1,597,348	11,843,295	4
MISCELLANEOUS LIABILITIES - TOTAL	1,097,665	543,542	140,213	1,781,420	1
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	354,999	236,271	41,959	633,229	
Other liabilities for borrowed money	16,566	90,913	40,285	147,764	
Mortgage indebtedness	1,058	7,021	360	8,439	
Acceptances outstanding	11,416	10,278	365	22,059	
Other liabilities	713,626	199,059	57,244	969,929	1
TOTAL LIABILITIES	11,407,302	7,048,184	2,511,241	20,966,727	13
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	
RESERVES ON LOANS AND SECURITIES - TOTAL	147,094	71,363	24,041	242,498	
Reserve for bad debt losses on loans	144,637	70,909	23,743	239,289	
Other reserves on loans	2,088	278	88	2,454	
Reserves on securities	369	176	210	755	
CAPITAL ACCOUNTS - TOTAL	789,708	493,837	191,319	1,474,864	5
Capital notes and debentures	114,930	38,104	7,120	160,154	
Equity capital - total	674,778	455,733	184,199	1,314,710	5
Preferred stock	4,200	31,397	715	36,312	
Common stock	180,906	120,656	58,046	359,608	1
Surplus	329,210	210,555	71,730	611,495	1
Undivided profits	145,094	80,594	46,871	272,559	2
Reserve for contingencies and other capital reserves	15,368	12,531	6,837	34,736	
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	12,344,104	7,613,384	2,726,601	22,684,089	18
MEMORANDA					
Demand deposits adjusted[7]	3,254,948	1,822,619	740,536	5,818,103	7
Average of total deposits for the 15 calendar days ending with call date	10,022,287	6,346,994	2,338,337	18,707,618	11
Average of total loans for the 15 calendar days ending with call date	7,040,297	4,483,126	1,510,505	13,033,928	7
Unearned discount on instalment loans included in total capital accounts	2,541	318	336	3,195	
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.6	11.5	6.4	13.1	
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.2	10.0	17.5	12.1	
Other securities	10.7	17.1	16.9	13.6	
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.9	58.6	57.0	58.6	
Other assets	2.6	2.7	2.2	2.6	
Total capital accounts	6.4	6.5	7.0	6.5	
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.7	8.1	8.9	8.5	
NUMBER OF BANKS	98	105	127	330	

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
ATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
376,726	266,310	2,510,538	7,153,574	5,643	1,074,903	98,055	1,217,281	2,390,239
016,078	94,709	891,338	3,002,125	1,439	585,957	53,855	619,861	1,259,673
,302,587	169,077	1,594,583	4,066,247	4,192	481,164	43,012	590,114	1,114,290
651,602	43,465	410,812	1,105,879	1,352	194,320	18,212	231,901	444,433
193	0	356	549	0	0	2,793	339	3,132
,650,792	125,612	1,183,415	2,959,819	2,840	286,844	22,007	357,874	666,725
58,061	2,524	24,617	85,202	12	7,782	1,188	7,306	16,276
365,503	21,958	209,143	596,604	67	175,448	12,816	160,069	348,333
63,084	3,951	28,813	95,848	0	13,844	1,773	12,853	28,470
1,161	5	341	1,507	0	379	7	83	469
229,836	10,789	123,537	364,162	57	151,710	10,589	143,619	305,918
71,422	7,213	56,452	135,087	10	9,515	447	3,514	13,476
549,934	2,738	6,364	559,036	25	103,701	841	19,605	124,147
540,665	2,718	6,364	549,747	25	90,492	312	19,455	110,259
735	0	0	735	0	13,209	0	150	13,359
8,284	10	0	8,294	0	0	529	0	529
250	10	0	260	0	0	0	0	0
15,959	0	0	15,959	0	0	0	0	0
18	0	0	18	0	0	0	0	0
2,000	0	0	2,000	0	0	0	0	0
11,691	0	0	11,691	0	0	0	0	0
2,250	0	0	2,250	0	0	0	0	0
,308,122	291,006	2,726,045	8,325,173	5,735	1,354,052	111,712	1,396,955	2,862,719
,927,717	114,701	1,074,669	4,117,087	1,533	849,785	68,246	803,094	1,721,125
,380,405	176,305	1,651,376	4,208,086	4,202	504,267	43,466	593,861	1,141,594
600,366	8,940	44,053	653,359	883	85,912	1,612	22,476	110,000
272,221	0	1,250	273,471	0	50,400	0	3,550	53,950
135,530	500	2,375	138,405	113	29	0	0	29
11,640	76	9	11,725	15	518	0	226	744
18,507	225	1,474	20,206	0	74	0	18	92
162,468	8,139	38,945	209,552	755	34,891	1,612	18,682	55,185
,908,488	299,946	2,770,098	8,978,532	6,618	1,439,964	113,324	1,419,431	2,972,719
0	0	0	0	0	0	0	0	0
63,325	2,701	24,997	91,023	3	20,198	1,381	24,334	45,913
62,986	2,701	23,008	88,695	3	17,424	1,006	12,413	30,843
193	0	957	1,150	0	1,339	90	6,259	7,688
146	0	1,032	1,178	0	1,435	285	5,662	7,382
443,058	21,916	214,541	679,515	4,833	121,573	10,167	110,548	242,288
20,894	1,472	6,685	29,051	0	6,250	0	875	7,125
422,164	20,444	207,856	650,464	4,833	115,323	10,167	109,673	235,163
0	518	240	758	0	0	0	90	90
128,192	5,410	52,672	186,274	1,350	30,653	2,892	28,047	61,592
159,587	9,240	84,745	253,572	626	82,675	6,975	73,264	162,914
128,697	5,005	61,076	194,778	2,191	1,427	125	3,159	4,711
5,688	271	9,123	15,082	666	568	175	5,113	5,856
,414,871	324,563	3,009,636	9,749,070	11,454	1,581,735	124,872	1,554,313	3,260,920
,683,851	99,728	1,023,907	2,807,486	1,508	649,387	63,597	760,560	1,473,544
,082,883	290,767	2,688,178	8,061,828	5,633	1,321,805	111,843	1,387,506	2,821,154
,872,826	177,030	1,512,064	4,561,920	1,471	823,077	49,480	741,779	1,614,336
9,598	131	1,461	11,190	0	767	0	188	955
18.5	12.4	8.1	15.1	6.1	17.0	19.1	12.3	14.8
10.6	19.3	30.4	17.0	7.5	12.7	16.0	19.3	16.0
12.8	11.3	8.9	11.6	55.5	12.3	17.8	16.1	14.3
55.3	55.0	51.4	54.1	13.3	54.7	45.2	50.4	52.3
2.8	1.9	1.3	2.3	17.5	3.3	1.9	2.0	2.6
6.9	6.8	7.1	7.0	42.2	7.7	8.1	7.1	7.4
9.5	9.2	10.0	9.6	48.8	10.8	12.3	9.9	10.4
197	26	498	721	3	38	6	137	181

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1
(Amounts in thousands of dollars)

ASSETS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSUR BANK AND TRUS COMPAN
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,265,376	368,639	544,274	2,178,289	2,
Currency and coin	49,741	23,295	71,701	144,737	
Reserve with Federal Reserve banks (member banks)	383,872	105,385	0	489,257	
Demand balances with banks in U.S. (except American branches of foreign banks)	194,588	87,099	450,382	732,069	2,
Other balances with banks in United States	134	10	1,073	1,217	
Balances with banks in foreign countries	2,737	187	0	2,924	
Cash items in process of collection	634,304	152,663	21,118	808,085	
INVESTMENT SECURITIES - TOTAL	1,220,148	632,598	1,858,493	3,711,239	25,
U.S. Treasury securities	603,939	303,265	901,006	1,808,210	7,
Securities of other U.S. Government agencies and corps	59,316	61,009	282,684	403,009	
Obligations of States and subdivisions	532,879	260,703	658,047	1,451,629	2,
Other securities	24,014	7,621	16,756	48,391	16,
TRADING ACCOUNT SECURITIES	58,778	11,101	2,349	72,228	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	130,300	70,241	122,395	322,936	
OTHER LOANS AND DISCOUNTS - TOTAL	2,761,744	992,618	2,338,244	6,092,606	5,
Real estate loans - total	508,320	327,987	838,341	1,674,648	1,
Secured by farmland	30,850	39,249	155,338	225,437	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	46,694	48,814	72,286	167,794	
Guaranteed by Veterans Administration	18,184	11,989	30,612	60,785	
Not insured or guaranteed by FHA or VA	206,876	137,327	341,393	685,596	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	1,305	1,018	889	3,212	
Not insured by FHA	12,841	5,319	10,282	28,442	
Secured by other properties	191,570	84,271	227,541	503,382	
Loans to domestic commercial and foreign banks	16,479	1,004	3,436	20,919	
Loans to other financial institutions	216,517	43,089	68,511	328,117	
Loans to brokers and dealers in securities	38,458	3,064	8,405	49,927	
Other loans for purchasing or carrying securities	43,120	29,455	50,485	123,060	
Loans to farmers (excluding loans on real estate)	112,976	44,197	234,829	392,002	
Commercial and industrial loans (incl. open market paper)	1,153,626	312,691	422,376	1,888,693	1,
Other loans to individuals - total	637,888	209,716	699,697	1,547,301	1,
Passenger automobile instalment loans	171,357	87,594	363,337	622,288	
Credit cards and related plans:					
Retail (charge account) credit card plans	34,057	17,265	903	52,225	
Check credit and revolving credit plans	8,075	1,697	3,592	13,364	
Other retail consumer instalment loans	68,945	20,634	83,726	173,305	
Residential repair and modernization instalment loans	26,135	10,696	29,898	66,729	
Other instalment loans for personal expenditures	41,649	23,276	71,152	136,077	
Single-payment loans for personal expenditures	287,670	48,554	147,089	483,313	
All other loans (including overdrafts)	34,360	21,415	12,164	67,939	
TOTAL LOANS AND SECURITIES	4,170,970	1,706,558	4,321,481	10,199,009	31,
Bank premises, furniture and fixtures, and other assets representing bank premises	55,162	15,893	50,679	121,734	1,
Real estate owned other than bank premises	3,755	1,188	2,987	7,930	
Investments in subsidiaries not consolidated	3,585	15	113	3,713	
Customers' liabilities on acceptances outstanding	19,949	0	779	20,728	
Other assets	66,409	18,701	29,013	114,123	
TOTAL ASSETS	5,585,206	2,110,994	4,949,326	12,645,526	35,

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
ERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
IONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
6,519	74,565	27,354	228,438	64	538,094	10,644	137,642	686,380	196
9,807	5,323	3,585	18,715	1	24,204	722	13,850	38,776	2
49,050	24,833	0	73,883	0	169,292	4,867	0	174,159	0
29,922	20,420	22,111	72,453	63	111,109	4,708	118,550	234,367	194
0	0	22	22	0	0	0	135	135	0
184	15	38	237	0	449	0	0	449	0
37,556	23,974	1,598	63,128	0	233,040	347	5,107	238,494	0
58,691	165,804	116,375	540,870	124	578,953	25,672	419,514	1,024,139	982
23,394	90,930	64,533	278,857	124	248,986	16,677	214,700	480,363	811
14,950	14,529	14,630	44,109	0	75,096	4,855	105,415	185,366	0
17,967	59,478	36,892	214,337	0	249,647	4,021	95,160	348,828	36
2,380	867	320	3,567	0	5,224	119	4,239	9,582	135
1,850	0	0	1,850	0	20,182	0	0	20,182	0
12,330	5,300	1,775	19,405	0	53,739	1,200	30,735	85,674	0
58,136	254,536	136,344	849,016	0	1,236,051	32,179	618,415	1,886,645	2,456
22,883	64,809	32,144	219,836		157,170	3,800	79,748	240,718	218
5,759	4,249	5,218	15,226		20,550	1,354	17,090	38,994	57
32,474	20,837	5,696	59,007		11,323	301	5,948	17,572	0
8,087	4,562	649	13,298		4,589	0	3,392	7,981	0
44,076	22,646	12,553	79,275		44,890	1,047	28,364	74,301	161
0	0	26	26		256	0	96	352	0
1,112	81	82	1,275		2,999	150	1,383	4,532	0
31,375	12,434	7,920	51,729		72,563	948	23,475	96,986	0
426	835	0	1,261		4,657	0	610	5,267	0
3,077	2,319	144	5,540		26,345	128	5,403	31,876	0
100	247	0	347		4,315	0	863	5,178	0
1,742	3,726	594	6,062		31,998	2	2,678	34,678	0
89,938	64,135	44,232	198,305		395,965	18,419	288,364	702,748	0
6,382	53,012	24,823	184,217		325,414	4,682	106,832	436,928	0
30,561	61,074	33,626	225,261		273,014	4,974	128,327	406,315	2,238
5,291	24,477	17,229	96,997		91,860	2,080	55,772	149,712	1,097
192	0	0	192		20,620	0	66	20,686	0
488	697	0	1,185		2,247	42	369	2,658	0
20,253	10,636	4,364	35,253		29,324	886	12,277	42,487	201
6,555	4,155	1,787	12,497		14,946	158	4,731	19,835	112
24,129	12,569	4,773	41,471		23,476	732	16,924	41,132	246
23,653	8,540	5,473	37,666		90,541	1,076	38,188	129,805	582
3,027	4,379	781	8,187		17,173	174	5,590	22,937	0
1,007	425,640	254,494	1,411,141	124	1,888,925	59,051	1,068,664	3,016,640	3,438
6,022	7,712	3,732	27,466	13	41,553	312	12,143	54,008	129
1,042	267	231	1,540	0	2,037	10	1,055	3,102	22
0	0	0	0	0	45	0	145	190	0
640	85	15	740	0	187	0	147	334	0
6,499	3,168	1,215	10,882	2	18,495	153	4,732	23,380	689
1,729	511,437	287,041	1,680,207	203	2,489,336	70,170	1,224,528	3,784,034	4,474

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 19
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSUR BANKS AND TRUST COMPAN
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,489,260	1,589,241	3,860,531	8,939,032	11
Individuals, partnerships, and corporations - demand	2,042,813	836,350	1,805,985	4,685,148	7
Individuals, partnerships, and corporations - time	1,409,037	731,351	2,010,636	4,151,024	2,
Savings deposits	527,317	292,626	741,253	1,561,196	
Deposits accumulated for payment of personal loans	115	44	2,504	2,663	
Other deposits of individuals, partnerships, and corps.	881,605	438,681	1,266,879	2,587,165	2,1
Certified and officers' checks, letters of credit, travelers' checks, etc.	37,410	21,540	43,910	102,860	2
GOVERNMENT DEPOSITS - TOTAL	358,639	107,960	446,892	913,491	6
United States Government - demand	55,971	21,188	40,753	117,912	1
United States Government - time	303	0	1,614	1,917	
States and subdivisions - demand	249,919	63,808	302,966	616,693	4
States and subdivisions - time	52,446	22,964	101,559	176,969	
DOMESTIC INTERBANK DEPOSITS - TOTAL	770,927	140,285	75,966	987,178	5
Commercial banks in the United States - demand	769,011	140,265	75,840	985,116	5
Commercial banks in the United States - time	1,916	20	126	2,062	
Mutual savings banks in the United States - demand	0	0	0	0	
Mutual savings banks in the United States - time	0	0	0	0	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,684	1,118	0	8,802	
Foreign governments, central banks, etc. - demand	99	0	0	99	
Foreign governments, central banks, etc. - time	0	0	0	0	
Banks in foreign countries - demand	6,585	1,118	0	7,703	
Banks in foreign countries - time	1,000	0	0	1,000	
TOTAL DEPOSITS	4,626,510	1,838,604	4,383,389	10,848,503	12,3
Demand	3,161,808	1,084,269	2,269,454	6,515,531	9,3
Time	1,464,702	754,335	2,113,935	4,332,972	2,9
MISCELLANEOUS LIABILITIES - TOTAL	443,270	83,568	126,689	653,527	1,8
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	305,380	56,096	40,861	402,337	
Other liabilities for borrowed money	12,641	1,406	2,121	16,168	1,0
Mortgage indebtedness	1,528	253	2,278	4,059	
Acceptances outstanding	20,043	0	796	20,839	
Other liabilities	103,678	25,813	80,633	210,124	8
TOTAL LIABILITIES	5,069,780	1,922,172	4,510,078	11,502,030	14,2
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	30	0	0	30	
RESERVES ON LOANS AND SECURITIES - TOTAL	53,109	17,562	40,671	111,342	
Reserve for bad debt losses on loans	51,558	16,700	33,143	101,401	
Other reserves on loans	526	322	2,141	2,989	
Reserves on securities	1,025	540	5,387	6,952	
CAPITAL ACCOUNTS - TOTAL	462,287	171,260	398,577	1,032,124	21,7
Capital notes and debentures	26,843	1,700	10,776	39,319	
Equity capital - total	435,444	169,560	387,801	992,805	21,7
Preferred stock	3,400	0	100	3,500	
Common stock	114,680	49,444	106,438	270,562	7,7
Surplus	174,243	65,871	138,798	378,912	5,9
Undivided profits	136,118	52,194	137,151	325,463	8,0
Reserve for contingencies and other capital reserves	7,003	2,051	5,314	14,368	
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,585,206	2,110,994	4,949,326	12,645,526	35,9
MEMORANDA					
Demand deposits adjusted[7]	1,702,522	770,153	2,131,743	4,604,418	8,6
Average of total deposits for the 15 calendar days ending with call date	4,294,948	1,771,660	4,291,284	10,357,892	12,1
Average of total loans for the 15 calendar days ending with call date	2,760,156	1,018,728	2,352,965	6,131,849	5,9
Unearned discount on instalment loans included in total capital accounts	1,648	806	5,632	8,086	
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	22.7	17.5	11.0	17.2	6.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.9	17.3	23.9	17.5	19.
Other securities	11.0	13.2	13.7	12.4	51.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.8	50.3	49.7	50.7	16.
Other assets	2.7	1.7	1.7	2.1	6.
Total capital accounts	8.3	8.1	8.1	8.2	60.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.4	11.9	11.4	11.9	81.
NUMBER OF BANKS	97	73	491	661	

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
BERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
TIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
575,393	382,219	225,088	1,282,700	0	1,788,590	57,413	1,006,787	2,852,790	0
273,781	165,667	94,583	534,031	0	933,056	32,879	539,685	1,505,620	0
394,615	211,505	127,794	733,914	0	840,470	24,351	459,613	1,324,434	0
106,872	58,878	35,762	201,512	0	209,582	6,122	101,603	317,307	0
8,105	773	70	8,948	0	0	0	1,168	1,168	0
279,638	151,854	91,962	523,454	0	630,888	18,229	356,842	1,005,959	0
6,997	5,047	2,711	14,755	0	15,064	183	7,489	22,736	0
78,814	55,003	32,343	166,160	0	138,410	5,341	79,162	222,913	0
5,732	3,175	2,596	11,503	0	33,069	718	10,363	44,150	0
1,300	908	330	2,538	0	142	2	200	344	0
44,383	38,009	19,671	102,063	0	86,591	3,379	50,114	140,084	0
27,399	12,911	9,746	50,056	0	18,608	1,242	18,485	38,335	0
18,754	16,973	673	36,400	0	241,069	240	6,091	247,400	0
18,744	16,873	673	36,290	0	240,998	240	6,071	247,309	0
10	100	0	110	0	71	0	20	91	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
280	14	0	294	0	315	0	0	315	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
280	14	0	294	0	315	0	0	315	0
0	0	0	0	0	0	0	0	0	0
773,241	454,209	258,104	1,485,554	0	2,168,384	62,994	1,092,040	3,323,418	0
349,917	228,785	120,234	698,936	0	1,309,093	37,399	613,722	1,960,214	0
423,324	225,424	137,870	786,618	0	859,291	25,595	478,318	1,363,204	0
41,129	14,363	4,233	59,725	4	104,055	753	12,661	117,469	3,347
11,570	2,000	100	13,670	0	58,478	0	0	58,478	0
800	1,100	125	2,025	0	14,784	0	600	15,384	2,044
121	0	8	129	0	466	0	233	699	0
640	85	138	863	0	187	0	147	334	0
27,998	11,178	3,862	43,038	4	30,140	753	11,681	42,574	1,303
814,370	468,572	262,337	1,545,279	4	2,272,439	63,747	1,104,701	3,440,887	3,347
0	0	0	0	0	0	0	0	0	0
10,101	5,839	3,428	19,368	0	27,355	641	12,015	40,011	1
9,181	5,154	2,485	16,820	0	23,624	590	8,886	33,100	1
91	203	672	966	0	2,108	0	2,194	4,302	0
829	482	271	1,582	0	1,623	51	935	2,609	0
57,258	37,026	21,276	115,560	199	189,542	5,782	107,812	303,136	1,126
1,085	600	146	1,831	0	3,300	0	974	4,274	0
56,173	36,426	21,130	113,729	199	186,242	5,782	106,838	298,862	1,126
0	0	0	0	0	108	0	396	504	0
21,329	13,180	7,349	41,858	100	46,300	1,335	30,601	78,236	385
21,726	13,475	7,701	42,902	20	65,160	2,735	39,817	107,712	153
12,926	9,539	5,945	28,410	79	70,709	1,262	33,768	105,739	588
192	232	135	559	0	3,965	450	2,256	6,671	0
881,729	511,437	287,041	1,680,207	203	2,489,336	70,170	1,224,528	3,784,034	4,474
287,885	184,763	115,367	588,015	0	801,986	36,094	592,181	1,430,261	0
771,740	450,014	257,424	1,479,178	0	2,103,062	62,435	1,071,393	3,236,890	0
460,121	258,666	134,458	853,245	0	1,252,262	31,882	614,335	1,898,479	1,000
743	1,176	17	1,936	0	1,054	44	373	1,471	0
14.3	14.6	9.5	13.6	31.5	21.6	15.2	11.2	18.1	4.4
15.7	20.6	27.6	19.2	61.1	13.0	30.7	26.1	17.6	18.1
13.9	11.8	13.0	13.1	.0	11.0	5.9	8.1	10.0	3.8
53.4	50.8	48.1	51.7	.0	51.8	47.6	53.0	52.1	54.9
2.7	2.2	1.8	2.4	7.4	2.5	.7	1.5	2.1	18.8
6.5	7.2	7.4	6.9	98.0	7.6	8.2	8.8	8.0	25.2
9.1	10.7	10.9	9.9	1326.7	11.1	13.5	12.4	11.6	32.5
48	41	46	135	1	126	12	299	437	5

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 19
(Amounts in thousands of dollars)

ASSETS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	97,382	44,163		141,5
Currency and coin	23,526	11,948		35,4
Reserve with Federal Reserve banks (member banks)	35,862	5,573		41,4
Demand balances with banks in U.S. (except American branches of foreign banks)	11,681	14,981		26,66
Other balances with banks in United States	0	0		
Balances with banks in foreign countries	0	0		
Cash items in process of collection	26,313	11,661		37,97
INVESTMENT SECURITIES - TOTAL	184,693	100,414		285,10
U.S. Treasury securities	85,999	61,884		147,88
Securities of other U.S. Government agencies and corps.	5,080	3,577		8,65
Obligations of States and subdivisions	92,334	34,621		126,95
Other securities	1,280	332		1,61
TRADING ACCOUNT SECURITIES	0	0		
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	11,600	1,700		13,30
OTHER LOANS AND DISCOUNTS - TOTAL	442,763	208,825		651,58
Real estate loans - total	155,456	64,478		219,93
Secured by farmland	2,298	131		2,42
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	15,583	5,026		20,60
Guaranteed by Veterans Administration	2,716	750		3,46
Not insured or guaranteed by FHA or VA	42,511	12,699		55,21
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	0	0		
Not insured by FHA	2,579	3,232		5,81
Secured by other properties	89,769	42,640		132,40
Loans to domestic commercial and foreign banks	1,000	0		1,00
Loans to other financial institutions	8,230	954		9,18
Loans to brokers and dealers in securities	2,500	0		2,50
Other loans for purchasing or carrying securities	1,656	3,371		5,02
Loans to farmers (excluding loans on real estate)	10,239	1,343		11,58
Commercial and industrial loans (incl. open market paper)	127,237	92,176		219,41
Other loans to individuals - total	133,709	45,029		178,73
Passenger automobile instalment loans	42,718	23,147		65,86
Credit cards and related plans:				
Retail (charge account) credit card plans	9,650	1,890		11,54
Check credit and revolving credit plans	4,032	1,680		5,71
Other retail consumer instalment loans	33,317	5,268		38,58
Residential repair and modernization instalment loans	5,800	2,338		8,13
Other instalment loans for personal expenditures	15,256	5,648		20,90
Single-payment loans for personal expenditures	22,936	5,058		27,99
All other loans (including overdrafts)	2,736	1,474		4,21
TOTAL LOANS AND SECURITIES	639,056	310,939		949,99
Bank premises, furniture and fixtures, and other assets representing bank premises	22,490	9,102		31,59
Real estate owned other than bank premises	1,628	257		1,88
Investments in subsidiaries not consolidated	0	0		0
Customers' liabilities on acceptances outstanding	0	0		0
Other assets	6,500	3,765		10,265
TOTAL ASSETS	767,056	368,226		1,135,282

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
IONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
32,196	15,258		147,454	1,615	1,357,519	452,803	188,254	1,998,576	116
20,147	3,543		23,690	478	231,139	68,208	35,982	335,329	3
38,488	775		39,263	0	407,599	158,395	0	565,994	0
39,608	9,978		49,586	720	276,204	76,248	144,622	497,074	113
40	135		175	400	535	428	0	963	0
98	5		103	0	485	222	581	1,288	0
33,815	822		34,637	17	441,557	149,302	7,069	597,928	0
41,722	50,700		192,422	5,066	3,029,571	917,927	578,008	4,525,506	266
78,799	23,739		102,538	3,919	1,071,066	290,846	226,669	1,588,581	43
2,790	4,302		7,092	0	211,038	50,615	56,740	318,393	123
57,835	13,130		70,965	722	1,694,993	559,339	283,453	2,537,785	0
2,298	9,529		11,827	425	52,474	17,127	11,146	80,747	100
0	0		0	0	6,988	7,133	0	14,121	0
35,325	14,555		49,880	1,100	137,204	44,225	51,863	233,292	0
91,570	173,174		564,744	11,028	5,551,370	1,953,987	1,026,025	8,531,382	0
04,560	120,710		225,270	9,342	2,197,577	770,308	399,648	3,367,533	
1,279	1,994		3,273	109	16,755	1,851	1,780	20,386	
5,399	13,469		18,868	760	320,506	100,866	25,228	446,600	
3,716	10,454		14,170	1,195	150,370	28,283	19,148	197,801	
64,253	66,667		130,920	6,952	1,062,039	358,417	226,563	1,647,019	
0	0		0	0	28,467	17,298	412	46,177	
391	1,284		1,675	0	19,557	18,685	2,065	40,307	
29,522	26,842		56,364	326	599,883	244,908	124,452	969,243	
474	300		774	0	12,840	3,479	3,937	20,256	
2,409	336		2,745	0	186,869	134,906	14,212	335,987	
752	0		752	0	59,975	19,081	18,574	97,630	
1,270	832		2,102	0	24,717	9,754	5,565	40,036	
4,679	700		5,379	0	11,059	3,726	1,324	16,109	
19,038	16,253		135,291	165	1,427,532	451,448	240,649	2,119,629	
50,217	33,544		183,761	652	1,456,293	507,045	324,041	2,287,379	
65,090	11,003		76,093	217	445,634	133,382	92,993	672,009	
2,631	209		2,840	0	8,070	6,419	3,094	17,583	
1,888	9		1,897	0	21,440	7,797	10,536	39,773	
17,884	2,546		20,430	0	122,508	35,741	29,207	187,456	
4,901	1,059		5,960	0	89,695	82,491	24,585	196,771	
23,837	8,241		32,078	109	289,446	106,393	54,968	450,807	
33,986	10,477		44,463	326	479,500	134,822	108,658	722,980	
8,171	499		8,670	869	174,508	54,240	18,075	246,823	
68,617	238,429		807,046	17,194	8,725,133	2,923,272	1,655,896	13,304,301	266
12,217	3,849		16,066	1,184	150,369	53,845	35,019	239,233	41
286	173		459	13	3,441	457	1,133	5,031	0
0	0		0	0	2,220	989	70	3,279	0
0	0		0	0	3,602	592	457	4,651	0
2,560	375		2,935	10	79,948	28,793	14,942	123,683	2,331
15,876	258,084		973,960	20,016	10,322,232	3,460,751	1,895,771	15,678,754	2,754

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, '19
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	597,764	263,643		861,
Individuals, partnerships, and corporations - demand	269,427	119,372		388,
Individuals, partnerships, and corporations - time	318,353	136,813		455,
Savings deposits	213,500	73,535		287,0
Deposits accumulated for payment of personal loans	0	301		3
Other deposits of individuals, partnerships, and corps.	104,853	62,977		167,8
Certified and officers' checks, letters of credit, travelers' checks, etc	9,984	7,458		17,4
GOVERNMENT DEPOSITS - TOTAL	79,798	51,316		131,1
United States Government - demand	8,267	2,715		10,9
United States Government - time	87	10		
States and subdivisions - demand	36,210	3,935		40,1
States and subdivisions - time	35,234	44,656		79,8
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,858	2,557		5,4
Commercial banks in the United States - demand	2,191	2,557		4,7
Commercial banks in the United States - time	600	0		6
Mutual savings banks in the United States - demand	67	0		
Mutual savings banks in the United States - time	0	0		
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	18	4		
Foreign governments, central banks, etc. - demand	0	0		
Foreign governments, central banks, etc. - time	0	0		
Banks in foreign countries - demand	18	4		
Banks in foreign countries - time	0	0		
TOTAL DEPOSITS	680,438	317,520		997,9
Demand	326,164	136,041		462,2
Time	354,274	181,479		535,7
MISCELLANEOUS LIABILITIES - TOTAL	22,811	25,333		48,1
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	0	16,500		16,5
Other liabilities for borrowed money	0	0		
Mortgage indebtedness	1,119	0		1,1
Acceptances outstanding	0	0		
Other liabilities	21,692	8,833		30,52
TOTAL LIABILITIES	703,249	342,853		1,046,1
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0		
RESERVES ON LOANS AND SECURITIES - TOTAL	6,237	3,853		10,09
Reserve for bad debt losses on loans	6,237	3,853		10,09
Other reserves on loans	0	0		
Reserves on securities	0	0		
CAPITAL ACCOUNTS - TOTAL	57,570	21,520		79,09
Capital notes and debentures	0	2,975		2,97
Equity capital - total	57,570	18,545		76,11
Preferred stock	0	0		
Common stock	22,475	8,871		31,34
Surplus	20,192	5,690		25,88
Undivided profits	14,777	3,922		18,69
Reserve for contingencies and other capital reserves	126	62		18
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	767,056	368,226		1,135,28
MEMORANDA				
Demand deposits adjusted[7]	289,393	119,108		408,50
Average of total deposits for the 15 calendar days ending with call date	679,919	312,653		992,57
Average of total loans for the 15 calendar days ending with call date	430,123	211,573		641,69
Unearned discount on instalment loans included in total capital accounts	0	0		
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	12.7	12.0		12.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.9	17.8		13.
Other securities	12.2	9.5		11.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	59.2	57.2		58.
Other assets	4.0	3.6		3.
Total capital accounts	7.5	5.8		7.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.9	8.2		9.
NUMBER OF BANKS	4	4[17]		

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
IONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
07,825	213,439		721,264	16,125	8,147,862	2,697,436	1,473,805	12,319,103	0
91,211	39,591		330,802	2,855	3,500,564	1,218,413	570,408	5,289,385	0
209,972	172,649		382,621	13,270	4,533,555	1,438,283	885,660	6,857,498	0
126,432	145,176		271,608	12,643	3,253,626	1,044,972	593,510	4,892,108	0
461	0		461	0	0	6	0	6	0
83,079	27,473		110,552	627	1,279,929	393,305	292,150	1,965,384	0
6,642	1,199		7,841	0	113,743	40,740	17,737	172,220	0
75,812	14,512		90,324	0	788,651	215,246	190,773	1,194,670	0
11,819	2,523		14,342	0	104,245	34,959	17,512	156,716	0
85	0		85	0	669	10	0	679	0
59,251	10,483		69,734	0	540,662	127,263	126,164	794,089	0
4,657	1,506		6,163	0	143,075	53,014	47,097	243,186	0
11,976	675		12,651	0	121,451	46,288	1,806	169,545	0
2,239	154		2,393	0	98,319	37,118	813	136,250	0
0	0		0	0	120	5	0	125	0
9,737	521		10,258	0	23,012	9,093	993	33,098	0
0	0		0	0	0	72	0	72	0
0	0		0	0	2,163	865	0	3,028	0
0	0		0	0	0	0	0	0	0
0	0		0	0	0	0	0	0	0
0	0		0	0	2,138	865	0	3,003	0
0	0		0	0	25	0	0	25	0
595,613	228,626		824,239	16,125	9,060,127	2,959,835	1,666,384	13,686,346	0
380,899	54,471		435,370	2,855	4,382,683	1,468,451	733,627	6,584,761	0
214,714	174,155		388,869	13,270	4,677,444	1,491,384	932,757	7,101,585	0
46,036	6,118		52,154	381	392,757	167,807	50,182	610,746	274
4,618	100		4,718	0	61,090	39,430	0	100,520	0
1,620	15		1,635	0	26,848	0	2,264	29,112	0
0	19		19	0	10,101	9,834	2,342	22,277	0
0	0		0	0	4,189	592	457	5,238	0
39,798	5,984		45,782	381	290,529	117,951	45,119	453,599	274
641,649	234,744		876,393	16,506	9,452,884	3,127,642	1,716,566	14,297,092	274
0	0		0	0	0	0	0	0	0
8,147	2,234		10,381	0	118,797	44,596	22,313	185,706	0
7,490	2,150		9,640	0	115,239	44,273	19,739	179,251	0
0	70		70	0	1,407	80	2,064	3,551	0
657	14		671	0	2,151	243	510	2,904	0
66,080	21,106		87,186	3,510	750,551	288,513	156,892	1,195,956	2,480
400	0		400	0	39,420	14,145	6,857	60,422	0
65,680	21,106		86,786	3,510	711,131	274,368	150,035	1,135,534	2,480
0	75		75	0	25	0	1,729	1,754	0
13,558	3,592		17,150	596	201,662	66,951	53,146	321,759	200
35,360	10,883		46,243	948	336,137	133,196	60,386	529,719	200
15,242	6,258		21,500	1,810	158,265	58,758	28,055	245,078	2,080
1,520	298		1,818	156	15,042	15,463	6,719	37,224	0
715,876	258,084		973,960	20,016	10,322,232	3,460,751	1,895,771	15,678,754	2,754
333,026	50,972		383,998	2,838	3,738,562	1,247,072	708,233	5,693,867	0
585,868	227,454		813,322	16,000	8,857,295	2,903,346	1,609,018	13,369,659	0
390,725	177,922		568,647	10,100	5,519,253	1,972,375	1,037,181	8,528,809	0
621	77		698	0	2,430	195	60	2,685	0
18.5	5.9		15.1	8.1	13.2	13.1	9.9	12.7	4.2
11.4	10.9		11.3	19.6	12.4	9.9	14.9	12.2	6.0
8.4	8.8		8.5	5.7	17.0	16.9	15.5	16.8	3.6
59.6	72.7		63.1	60.6	55.1	57.7	56.9	55.9	.0
2.1	1.7		2.0	6.0	2.3	2.4	2.7	2.4	86.1
9.2	8.2		9.0	17.5	7.3	8.3	8.3	7.6	90.1
13.1	9.6		12.0	24.2	9.5	10.6	10.6	9.9	95.6
50	23[18]		73	3	137	36	53	226	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1
(Amounts in thousands of dollars)

ASSETS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTA
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	162,326	8,084	73,011	243,
Currency and coin	20,810	1,744	7,965	30,
Reserve with Federal Reserve banks (member banks)	48,869	2,222	0	51,
Demand balances with banks in U.S. (except American branches of foreign banks)	67,687	3,871	54,667	126,
Other balances with banks in United States	0	0	0	
Balances with banks in foreign countries	0	0	0	
Cash items in process of collection	24,960	247	10,379	35,
INVESTMENT SECURITIES - TOTAL	246,005	21,776	132,713	400,
U.S. Treasury securities	119,561	13,498	48,087	181,
Securities of other U.S. Government agencies and corps.	18,034	450	25,146	43,
Obligations of States and subdivisions	107,094	7,746	59,302	174,
Other securities	1,316	82	178	1,
TRADING ACCOUNT SECURITIES	0	0	0	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	16,900	320	7,600	24,
OTHER LOANS AND DISCOUNTS - TOTAL	507,512	24,653	228,416	760,
Real estate loans - total	82,797	5,531	41,004	129,
Secured by farmland	4,760	631	3,262	8,
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	6,685	240	2,372	9,
Guaranteed by Veterans Administration	3,682	3	714	4,
Not insured or guaranteed by FHA or VA	26,447	2,947	12,816	42,
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,327	0	0	1,
Not insured by FHA	1,489	0	2,210	3,
Secured by other properties	38,407	1,710	19,630	59,
Loans to domestic commercial and foreign banks	0	0	0	
Loans to other financial institutions	12,007	275	2,516	14,
Loans to brokers and dealers in securities	5,006	0	0	5,
Other loans for purchasing or carrying securities	2,141	146	3,225	5,
Loans to farmers (excluding loans on real estate)	50,432	2,793	27,560	80,
Commercial and industrial loans (incl. open market paper)	167,749	7,970	83,422	259,
Other loans to individuals - total	166,357	7,747	69,263	243,
Passenger automobile instalment loans	77,945	3,702	33,840	115,
Credit cards and related plans:				
Retail (charge account) credit card plans	6,207	0	0	6,
Check credit and revolving credit plans	624	0	2,092	2,
Other retail consumer instalment loans	17,116	275	10,070	27,
Residential repair and modernization instalment loans	7,079	67	5,709	12,
Other instalment loans for personal expenditures	24,897	1,746	11,618	38,
Single-payment loans for personal expenditures	32,489	1,957	5,934	40,
All other loans (including overdrafts)	21,023	191	1,426	22,
TOTAL LOANS AND SECURITIES	770,417	46,749	368,729	1,185,
Bank premises, furniture and fixtures, and other assets representing bank premises	16,769	875	8,836	26,
Real estate owned other than bank premises	2,391	65	727	3,
Investments in subsidiaries not consolidated	100	0	0	
Customers' liabilities on acceptances outstanding	10	0	328	
Other assets	8,720	137	2,771	11,
TOTAL ASSETS	960,733	55,910	454,402	1,471,

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[2]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[16]	TOTAL			STATE BANKS		TOTAL	
ATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
410,198	14,222,481	286,579	24,919,258	752,090	899,109	332,320		1,231,429	5,954
378,989	438,462	28,321	845,772	16,264	103,581	76,814		180,395	1,771
,131,925	1,978,573	0	5,110,498	0	243,983	1,095		245,078	0
457,237	429,618	239,640	1,126,495	644,059	74,433	199,991		274,424	2,266
5,680	14,661	1,266	21,607	29,494	670	655		1,325	175
23,286	75,638	709	99,633	59,059	2,094	0		2,094	0
,413,081	11,285,529	16,643	17,715,253	3,214	474,348	53,765		528,113	1,742
,651,568	8,469,986	617,385	16,738,939	384,273	972,574	863,313		1,835,887	13,614
,245,114	3,341,623	202,220	6,788,957	132,224	284,187	297,222		581,409	9,325
192,971	307,255	84,305	584,531	108,160	87,166	135,387		222,553	0
,999,962	4,689,409	321,903	9,011,274	103,139	580,569	410,675		991,244	4,289
213,521	131,699	8,957	354,177	40,750	20,652	20,029		40,681	0
519,138	692,149	0	1,211,287	4,308	75,469	1,791		77,260	0
435,680	613,540	49,100	1,098,320	195,499	10,930	39,771		50,701	10,000
,300,847	29,787,654	1,296,094	59,384,595	1,229,722	2,668,890	1,500,908		4,169,798	16,798
,221,948	2,882,721	232,763	7,337,432	211,252	319,051	393,540		712,591	
129,999	33,739	5,515	169,253	1,351	15,432	59,251		74,683	
412,286	197,848	23,238	633,372	118,903	15,878	3,758		19,636	
324,482	171,629	15,095	511,206	58,601	24,376	340		24,716	
,501,545	909,618	103,922	2,515,085	10,717	107,100	155,032		262,132	
39,965	192,730	752	233,447	1,351	0	287		287	
165,900	210,508	4,293	380,701	0	54,849	11,618		66,467	
,647,771	1,166,649	79,948	2,894,368	20,329	101,416	163,254		264,670	
599,196	704,584	5,997	1,309,777	63,410	5,539	3,923		9,462	
,090,965	2,819,436	43,614	4,954,015	156,535	77,476	32,014		109,490	
,288,416	2,535,833	73,487	3,897,736	86,490	27,207	16,990		44,197	
289,703	554,881	12,579	857,163	20,898	21,233	27,720		48,953	
82,424	63,255	10,504	156,183	0	30,679	64,714		95,393	
,414,728	15,919,252	544,247	31,878,227	581,684	1,231,565	342,455		1,574,020	
,420,032	3,170,506	343,622	6,934,160	64,101	875,783	604,856		1,480,639	
713,739	588,088	125,218	1,427,045	36,727	368,086	239,620		607,706	
259,621	134,766	15,635	410,022	0	67,923	20,225		88,148	
126,558	124,398	13,450	264,406	0	23,447	1,525		24,972	
184,812	131,564	22,383	338,759	0	116,711	67,853		184,564	
225,830	153,100	42,206	421,136	13	45,691	33,154		78,845	
800,186	625,836	98,076	1,524,098	4,290	114,315	131,837		246,152	
,109,286	1,412,754	26,654	2,548,694	23,071	139,610	110,642		250,252	
893,435	1,137,186	29,281	2,059,902	45,352	80,357	14,696		95,053	
,907,233	39,563,329	1,962,579	78,433,141	1,813,802	3,727,863	2,405,783		6,133,646	40,412
520,474	548,440	24,833	1,093,747	13,309	75,025	58,085		133,110	331
17,829	20,707	656	39,192	28	603	1,985		2,588	0
208,270	83,257	1	291,528	561	3,504	263		3,767	0
858,126	1,143,518	33,729	2,035,373	60,199	25,098	3,617		28,715	0
,018,517	1,186,823	20,589	2,225,929	132,170	68,767	25,916		94,683	209
,940,647	56,768,555	2,328,966	109,038,168	2,772,159	4,799,969	2,827,969		7,627,938	46,906

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 19
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	689,255	43,948	301,550	1,034,7
Individuals, partnerships, and corporations - demand	364,412	22,961	154,134	541,
Individuals, partnerships, and corporations - time	314,265	20,538	141,309	476,
Savings deposits	177,499	12,678	67,112	257,2
Deposits accumulated for payment of personal loans	0	0	0	
Other deposits or individuals, partnerships, and corps.	136,766	7,860	74,197	218,8
Certified and officers' checks, letters of credit, travelers' checks, etc	10,578	449	6,107	17,1
GOVERNMENT DEPOSITS - TOTAL	132,526	6,756	95,727	235,0
United States Government - demand	16,971	579	5,909	23,4
United States Government - time	1,413	0	2,187	3,6
States and subdivisions - demand	53,217	3,442	37,028	93,6
States and subdivisions - time	60,925	2,735	50,603	114,2
DOMESTIC INTERBANK DEPOSITS - TOTAL	23,351	0	4,909	28,2
Commercial banks in the United States - demand	23,351	0	4,909	28,2
Commercial banks in the United States - time	0	0	0	
Mutual savings banks in the United States - demand	0	0	0	
Mutual savings banks in the United States - time	0	0	0	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	
Foreign governments, central banks, etc. - demand	0	0	0	
Foreign governments, central banks, etc. - time	0	0	0	
Banks in foreign countries - demand	0	0	0	
Banks in foreign countries - time	0	0	0	
TOTAL DEPOSITS	845,132	50,704	402,186	1,298,0
Demand	468,529	27,431	208,087	704,0
Time	376,603	23,273	194,099	593,9
MISCELLANEOUS LIABILITIES - TOTAL	31,762	644	16,363	48,7
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	7,775	0	8,850	16,6
Other liabilities for borrowed money	1,616	0	0	1,6
Mortgage indebtedness	209	0	0	2
Acceptances outstanding	10	0	328	3
Other liabilities	22,152	644	7,185	29,9
TOTAL LIABILITIES	876,894	51,348	418,549	1,346,7
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	
RESERVES ON LOANS AND SECURITIES - TOTAL	11,089	421	4,178	15,6
Reserve for bad debt losses on loans	11,023	421	4,158	15,6
Other reserves on loans	66	0	0	
Reserves on securities	0	0	20	
CAPITAL ACCOUNTS - TOTAL	72,750	4,141	31,675	108,5
Capital notes and debentures	1,130	0	2,400	3,5
Equity capital - total	71,620	4,141	29,275	105,0
Preferred stock	0	0	0	
Common stock	20,819	1,395	10,542	32,7
Surplus	21,022	1,595	10,516	33,1
Undivided profits	15,905	340	4,280	20,5
Reserve for contingencies and other capital reserves	13,874	811	3,937	18,6
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	960,733	55,910	454,402	1,471,0
MEMORANDA				
Demand deposits adjusted[7]	403,247	26,605	186,890	616,7
Average of total deposits for the 15 calendar days ending with call date	837,115	50,188	384,629	1,271,9
Average of total loans for the 15 calendar days ending with call date	505,858	24,389	232,547	762,7
Unearned discount on instalment loans included in total capital accounts	1,758	113	845	2,7
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	16.9	14.5	16.1	16.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.3	24.9	16.1	15.
Other securities	11.3	14.0	13.1	11.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.6	44.7	51.9	53.
Other assets	2.9	1.9	2.8	2.
Total capital accounts	7.6	7.4	7.0	7.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	10.7	12.1	9.5	10.
NUMBER OF BANKS	33	6	25	

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[2]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
BERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[16]	TOTAL			STATE BANKS		TOTAL	
TIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
829,847	30,119,733	1,678,518	59,628,098	1,157,174	3,299,466	2,115,169		5,414,635	33,782
415,700	17,926,300	835,980	34,177,980	519,148	1,815,685	971,563		2,787,248	29,928
025,452	7,712,709	745,243	18,483,404	227,175	1,449,028	1,125,019		2,574,047	3,760
960,469	4,377,301	458,999	10,796,769	94,024	691,331	612,383		1,303,714	3,334
1,430	1	0	1,431	0	370	1,239		1,609	0
063,553	3,335,407	286,244	7,685,204	133,151	757,327	511,397		1,268,724	426
388,695	4,480,724	97,295	6,966,714	410,851	34,753	18,587		53,340	94
395,848	1,973,151	149,704	4,518,703	8,632	407,685	258,621		666,306	4,926
380,608	455,457	20,172	856,237	7,968	61,658	29,098		90,756	1,956
19,447	59,427	507	79,381	0	3,316	2,016		5,332	0
524,483	1,057,756	55,932	2,638,171	639	128,885	86,998		215,883	948
471,310	400,511	73,093	944,914	25	213,826	140,509		354,335	2,022
018,504	6,032,217	20,837	9,071,558	170,969	261,659	86,582		348,241	387
802,213	5,437,937	14,100	8,254,250	33,395	260,286	85,932		346,218	387
50,518	130,767	0	181,285	800	1,335	650		1,985	0
161,707	449,524	6,177	617,408	110,459	38	0		38	0
4,066	13,989	560	18,615	26,315	0	0		0	0
982,197	3,956,629	82,752	7,021,578	292,839	8,762	0		8,762	0
321,651	443,887	17,261	782,799	52,335	0	0		0	0
808,227	2,582,792	21,038	4,412,057	86,978	2,000	0		2,000	0
818,734	877,305	33,953	1,729,992	148,852	6,612	0		6,612	0
33,585	52,645	10,500	96,730	4,674	150	0		150	0
226,396	42,081,730	1,931,811	80,239,937	1,629,614	3,977,572	2,460,372		6,437,944	39,095
813,791	31,128,890	1,080,870	56,023,551	1,283,647	2,307,917	1,192,178		3,500,095	33,313
412,605	10,952,840	850,941	24,216,386	345,967	1,669,655	1,268,194		2,937,849	5,782
164,716	9,976,618	150,696	19,292,030	958,687	407,164	123,158		530,322	784
175,044	2,366,389	33,834	4,575,267	43,500	122,689	10,390		133,079	0
113,967	433,864	12,252	560,083	243,044	42,595	1,988		44,583	0
45,085	62,582	1,082	108,749	0	4,610	6,800		11,410	0
890,461	1,176,156	33,729	2,100,346	77,753	25,098	3,617		28,715	0
940,159	5,937,627	69,799	11,947,585	594,390	212,172	100,363		312,535	784
391,112	52,058,348	2,082,507	99,531,967	2,588,301	4,384,736	2,583,530		6,968,266	39,879
0	0	0	0	0	0	18		18	0
770,257	730,205	27,364	1,527,826	5,346	58,877	33,352		92,229	323
767,542	725,641	24,960	1,518,143	2,303	58,742	30,191		88,933	255
1,855	1,588	2,041	5,484	454	0	1,562		1,562	0
860	2,976	363	4,199	2,589	135	1,599		1,734	68
779,278	3,980,002	219,095	7,978,375	178,512	356,356	211,069		567,425	6,704
282,903	336,439	15,281	634,623	49,725	50,000	9,119		59,119	0
496,375	3,643,563	203,814	7,343,752	128,787	306,356	201,950		508,306	6,704
40,624	0	0	40,624	4,256	0	672		672	0
982,020	1,020,734	69,679	2,072,433	34,700	73,331	44,236		117,567	400
863,009	1,756,538	82,241	3,701,788	44,986	158,849	116,049		274,898	3,600
451,674	848,283	49,079	1,349,036	25,260	70,476	39,987		110,463	2,124
159,048	18,008	2,815	179,871	19,585	3,700	1,006		4,706	580
940,647	56,768,555	2,328,966	109,038,168	2,772,159	4,799,969	2,827,969		7,627,938	46,906
217,889	13,949,967	1,029,955	29,197,811	1,239,070	1,511,625	1,023,383		2,535,008	29,228
187,322	38,616,840	1,758,342	73,562,504	1,540,554	3,872,628	2,415,906		6,288,534	36,807
850,197	29,872,648	1,287,680	50,010,525	1,192,599	2,654,774	1,491,400		4,146,174	17,003
3,164	349	38	3,551	0	623	17		640	0
20.8	25.1	12.3	22.9	27.1	18.7	11.8		16.1	12.7
6.9	6.4	12.3	6.8	8.7	7.7	15.3		10.5	19.9
9.5	9.7	14.2	9.7	5.3	14.1	15.3		14.5	9.1
57.5	53.6	57.8	55.5	51.4	55.8	54.5		55.3	57.1
5.3	5.3	3.4	5.2	7.4	3.6	3.2		3.4	1.2
7.6	7.0	9.8	7.3	13.9	7.4	7.5		7.4	14.3
10.4	10.2	12.4	10.3	18.5	9.9	9.6		9.8	21.2
173	80	42	295	25	23	85[23]		108	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1
(Amounts in thousands of dollars)

ASSETS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURE BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	97,947	2,624	43,805	144,376	9,
Currency and coin	8,201	268	6,097	14,566	
Reserve with Federal Reserve banks (member banks)	39,337	1,261	0	40,598	
Demand balances with banks in U.S. (except American branches of foreign banks)	33,064	646	35,224	68,934	5,4
Other balances with banks in United States	0	0	5	5	
Balances with banks in foreign countries	239	14	94	347	
Cash items in process of collection	17,106	435	2,385	19,926	3,7
INVESTMENT SECURITIES - TOTAL	238,753	8,785	308,826	556,364	81,0
U.S. Treasury securities	118,876	6,126	135,155	260,157	21,2
Securities of other U.S. Government agencies and corps	20,223	984	86,079	107,286	28,9
Obligations of States and subdivisions	98,418	1,618	84,202	184,238	30,6
Other securities	1,236	57	3,390	4,683	1
TRADING ACCOUNT SECURITIES	286	0	0	286	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	6,350	0	2,400	8,750	5,0
OTHER LOANS AND DISCOUNTS - TOTAL	417,234	13,577	313,202	744,013	39,6
Real estate loans - total	140,130	1,750	88,490	230,370	26,9
Secured by farmland	18,412	450	37,228	56,090	13,2
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	15,040	76	8,740	23,856	9,7
Guaranteed by Veterans Administration	7,412	8	800	8,220	3,6
Not insured or guaranteed by FHA or VA	63,172	726	25,314	89,212	1
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	584	0	194	778	
Not insured by FHA	3,115	0	332	3,447	
Secured by other properties	32,395	490	15,882	48,767	
Loans to domestic commercial and foreign banks	600	100	1,400	2,100	
Loans to other financial institutions	1,509	0	883	2,392	4
Loans to brokers and dealers in securities	5	0	100	105	
Other loans for purchasing or carrying securities	2,716	195	1,192	4,103	
Loans to farmers (excluding loans on real estate)	73,212	4,476	125,827	203,515	6
Commercial and industrial loans (incl. open market paper)	105,928	3,429	43,001	152,358	4,9
Other loans to individuals - total	88,247	3,112	49,529	140,888	1,0
Passenger automobile instalment loans	38,132	1,040	20,659	59,831	4
Credit cards and related plans:					
Retail (charge account) credit card plans	0	0	0	0	
Check credit and revolving credit plans	904	0	0	904	
Other retail consumer instalment loans	13,009	995	7,327	21,331	2
Residential repair and modernization instalment loans	4,826	91	1,742	6,659	
Other instalment loans for personal expenditures	11,570	416	7,477	19,463	1
Single-payment loans for personal expenditures	19,806	570	12,324	32,700	1
All other loans (including overdrafts)	4,887	515	2,780	8,182	5,6
TOTAL LOANS AND SECURITIES	662,623	22,362	624,428	1,309,413	125,6
Bank premises, furniture and fixtures, and other assets representing bank premises	13,052	338	5,543	18,933	
Real estate owned other than bank premises	373	43	101	517	
Investments in subsidiaries not consolidated	175	0	200	375	
Customers' liabilities on acceptances outstanding	340	0	102	442	
Other assets	5,345	14	2,418	7,777	1
TOTAL ASSETS	779,855	25,381	676,597	1,481,833	135,4

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
ATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
999,659	1,116,937	236,918	3,353,514	1,077	841,883	23,122	137,137	1,002,142	222
249,334	130,612	51,496	431,442	281	54,540	2,441	19,112	76,093	22
604,435	357,585	0	962,020	0	236,479	7,017	0	243,496	0
413,944	230,378	165,966	810,288	793	333,078	12,361	109,048	454,487	189
95	60	627	782	0	1,703	147	1,628	3,478	2
8,209	2,128	0	10,337	0	116	0	0	116	0
723,642	396,174	18,829	1,138,645	3	215,967	1,156	7,349	224,472	9
,607,693	2,164,726	839,889	6,612,308	3,913	1,219,642	40,018	358,193	1,617,853	0
,596,882	929,831	430,035	2,956,748	2,579	553,246	20,948	199,182	773,376	0
140,542	46,627	88,229	275,398	0	45,660	2,735	31,401	79,796	0
,810,697	1,168,201	312,917	3,291,815	1,334	541,410	16,106	123,546	681,062	0
59,572	20,067	8,708	88,347	0	79,326	229	4,064	83,619	0
8,017	2,348	0	10,365	0	11,023	0	0	11,023	0
433,536	110,795	91,169	635,500	400	176,411	4,100	22,935	203,446	0
,173,044	4,272,843	1,418,801	12,864,688	6,243	2,060,607	72,416	534,527	2,667,550	1,429
,050,942	1,381,902	630,512	4,063,356		366,590	15,309	95,527	477,426	
98,478	49,506	62,910	210,894		63,818	5,647	24,759	94,224	
95,892	42,243	25,214	163,349		14,584	341	1,323	16,248	
74,605	23,035	17,486	115,126		3,907	23	146	4,076	
,150,854	598,568	409,857	2,159,279		145,998	5,097	35,708	186,803	
5,968	2,593	2,500	11,061		118	0	2	120	
55,102	74,420	8,157	137,679		5,771	54	7,142	12,967	
570,043	591,537	104,388	1,265,968		132,394	4,147	26,447	162,988	
13,547	4,761	100	18,408		9,536	0	12	9,548	
313,230	184,622	8,756	506,608		79,641	409	10,998	91,048	
40,261	55,082	3,194	98,537		6,688	0	5	6,693	
73,320	55,760	9,835	138,915		10,408	85	5,662	16,155	
82,121	44,115	57,681	183,917		190,811	24,205	99,956	314,972	
,062,960	1,492,645	230,007	3,785,612		752,347	12,999	135,862	901,208	
,275,605	892,215	467,386	3,635,206		555,195	18,551	183,744	757,490	
,024,913	335,560	229,480	1,589,953		224,434	10,364	95,754	330,552	
97,974	24,370	4,214	126,558		17,112	0	0	17,112	
16,981	4,849	1,717	23,547		3,147	25	365	3,537	
198,936	63,356	51,378	313,670		58,409	3,450	28,437	90,296	
192,518	42,895	22,738	258,151		18,094	603	8,707	27,404	
314,495	150,023	61,256	525,774		109,210	2,237	31,652	143,099	
429,788	271,162	96,603	797,553		124,789	1,872	18,829	145,490	
261,058	161,741	11,330	434,129		89,391	858	2,761	93,010	
,222,290	6,550,712	2,349,859	20,122,861	10,556	3,467,683	116,534	915,655	4,499,872	1,429
180,098	90,302	39,125	309,525	24	66,566	918	12,500	79,984	2
2,054	773	775	3,602	0	3,557	65	1,124	4,746	110
2,915	1,144	0	4,059	0	2,790	0	163	2,953	0
11,131	12,913	59	24,103	0	681	0	170	851	0
99,576	71,391	11,230	182,197	20	34,420	411	4,609	39,440	249
,517,723	7,844,172	2,637,966	23,999,861	11,677	4,417,580	141,050	1,071,358	5,629,988	2,012

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 19
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURE BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	643,202	21,400	562,060	1,226,662	17,9
Individuals, partnerships, and corporations - demand	250,033	8,508	233,694	492,235	4,
Individuals, partnerships, and corporations - time	384,876	12,680	323,744	721,300	13,4
Savings deposits	65,724	1,865	46,652	114,241	1,2
Deposits accumulated for payment of personal loans	0	0	0	0	
Other deposits of individuals, partnerships, and corps.	319,152	10,815	277,092	607,059	12,1
Certified and officers' checks, letters of credit, travelers' checks, etc	8,293	212	4,622	13,127	1
GOVERNMENT DEPOSITS - TOTAL	40,803	1,513	41,970	84,286	93,1
United States Government - demand	5,200	175	3,918	9,293	1
United States Government - time	133	3	38	174	
States and subdivisions - demand	19,185	899	21,104	41,188	50,7
States and subdivisions - time	16,285	436	16,910	33,631	42,3
DOMESTIC INTERBANK DEPOSITS - TOTAL	11,800	35	3,546	15,381	3,0
Commercial banks in the United States - demand	11,720	25	3,506	15,251	3,0
Commercial banks in the United States - time	40	10	40	90	
Mutual savings banks in the United States - demand	40	0	0	40	
Mutual savings banks in the United States - time	0	0	0	0	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	34	0	0	34	
Foreign governments, central banks, etc. - demand	0	0	0	0	
Foreign governments, central banks, etc. - time	0	0	0	0	
Banks in foreign countries - demand	34	0	0	34	
Banks in foreign countries - time	0	0	0	0	
TOTAL DEPOSITS	695,839	22,948	607,576	1,326,363	114,2
Demand	294,505	9,819	266,844	571,168	58,4
Time	401,334	13,129	340,732	755,195	55,7
MISCELLANEOUS LIABILITIES - TOTAL	23,570	454	7,164	31,188	2
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	3,475	0	200	3,675	
Other liabilities for borrowed money	150	0	650	800	
Mortgage indebtedness	239	0	0	239	
Acceptances outstanding	340	0	102	442	
Other liabilities	19,366	454	6,212	26,032	2
TOTAL LIABILITIES	719,409	23,402	614,740	1,357,551	114,5
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	
RESERVES ON LOANS AND SECURITIES - TOTAL	9,194	185	7,197	16,576	
Reserve for bad debt losses on loans	9,194	185	6,901	16,280	
Other reserves on loans	0	0	216	216	
Reserves on securities	0	0	80	80	
CAPITAL ACCOUNTS - TOTAL	51,252	1,794	54,660	107,706	20,8
Capital notes and debentures	1,400	0	1,094	2,494	
Equity capital - total	49,852	1,794	53,566	105,212	20,8
Preferred stock	0	0	0	0	
Common stock	16,095	650	13,718	30,463	2,4
Surplus	18,935	725	19,267	38,927	3,3
Undivided profits	13,418	411	18,268	32,097	7,2
Reserve for contingencies and other capital reserves	1,404	8	2,313	3,725	7,8
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	779,855	25,381	676,597	1,481,833	135,4
MEMORANDA					
Demand deposits adjusted[7]	260,479	9,184	257,035	526,698	51,4
Average of total deposits for the 15 calendar days ending with call date	669,276	22,733	604,059	1,296,068	107,9
Average of total loans for the 15 calendar days ending with call date	414,687	13,366	309,812	737,865	39,1
Unearned discount on instalment loans included in total capital accounts	378	6	141	525	
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	12.6	10.3	6.5	9.7	7.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	17.8	28.0	32.7	24.8	37.
Other securities	12.8	6.6	12.9	12.8	22.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.3	53.5	46.6	50.8	33.
Other assets	2.5	1.6	1.2	1.9	.
Total capital accounts	6.6	7.1	8.1	7.3	11.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.1	10.8	11.0	10.0	13.
NUMBER OF BANKS	42	4	120	166	

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
,050,732	5,907,749	2,167,158	18,125,639	9,723	3,067,543	108,180	838,941	4,014,664	261
,349,432	2,555,254	715,512	7,620,198	3,429	1,708,399	52,170	419,140	2,179,709	261
5,561,461	3,285,902	1,430,227	10,277,590	6,162	1,310,739	54,864	408,687	1,774,290	0
3,187,321	2,107,326	765,621	6,060,268	720	536,966	19,141	187,500	743,607	0
415,133	144,183	84,743	644,059	405	8,696	0	1,822	10,518	0
1,959,007	1,034,393	579,863	3,573,263	5,037	765,077	35,723	219,365	1,020,165	0
139,839	66,593	21,419	227,851	132	48,405	1,146	11,114	60,665	0
971,144	484,075	168,709	1,623,928	514	446,501	16,153	109,034	571,688	0
201,017	104,794	50,034	355,845	5	49,158	851	8,699	58,708	0
1,356	386	407	2,149	0	8,446	100	935	9,481	0
456,871	175,287	72,523	704,681	180	218,875	9,071	54,076	282,022	0
311,900	203,608	45,745	561,253	329	170,022	6,131	45,324	221,477	0
388,483	156,658	2,579	547,720	41	281,510	3,791	5,461	290,762	0
386,782	151,163	1,221	539,166	41	278,404	2,791	5,236	286,431	0
1,088	160	10	1,258	0	3,106	1,000	225	4,331	0
613	5,335	1,348	7,296	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
32,203	13,945	0	46,148	0	607	0	0	607	0
13	51	0	64	0	0	0	0	0	0
10,500	3,000	0	13,500	0	0	0	0	0	0
20,690	10,894	0	31,584	0	607	0	0	607	0
1,000	0	0	1,000	0	0	0	0	0	0
11,442,562	6,562,427	2,338,446	20,343,435	10,278	3,796,161	128,124	953,436	4,877,721	261
5,555,257	3,069,371	862,057	9,486,685	3,787	2,303,848	66,029	498,265	2,868,142	261
5,887,305	3,493,056	1,476,389	10,856,750	6,491	1,492,313	62,095	455,171	2,009,579	0
882,907	521,005	61,202	1,465,114	168	190,133	1,240	21,728	213,101	1,237
404,109	154,110	6,400	564,619	0	118,630	0	100	118,730	0
47,340	53,153	74	100,567	0	9,445	39	453	9,937	923
2,154	330	607	3,091	0	1,907	161	2,353	4,421	0
11,131	12,913	59	24,103	0	681	0	170	851	0
418,173	300,499	54,062	772,734	168	59,470	1,040	18,652	79,162	314
12,325,469	7,083,432	2,399,648	21,808,549	10,446	3,986,294	129,364	975,164	5,090,822	1,498
0	0	0	0	0	75	8	0	83	0
145,838	106,516	23,846	276,200	0	39,179	1,036	6,664	46,879	34
129,779	80,457	19,387	229,623	0	38,942	1,036	6,514	46,492	34
5,851	1,158	2,559	9,568	0	236	0	80	316	0
10,208	24,901	1,900	37,009	0	1	0	70	71	0
1,046,416	654,224	214,472	1,915,112	1,231	392,032	10,642	89,530	492,204	480
28,390	6,737	2,475	37,602	0	20,975	200	1,470	22,645	0
1,018,026	647,487	211,997	1,877,510	1,231	371,057	10,442	88,060	469,559	480
0	22	300	322	0	350	0	0	350	0
276,490	167,663	58,071	502,224	150	107,328	2,562	26,417	136,307	125
501,663	345,483	102,433	949,579	400	136,013	3,785	30,652	170,450	342
235,308	121,257	41,575	398,140	681	122,786	3,937	30,310	157,033	13
4,565	13,062	9,618	27,245	0	4,580	158	681	5,419	0
13,517,723	7,844,172	2,637,966	23,999,861	11,677	4,417,580	141,050	1,071,358	5,629,988	2,012
4,243,816	2,417,240	791,973	7,453,029	3,738	1,760,319	61,231	476,981	2,298,531	252
11,091,629	6,382,315	2,289,970	19,763,914	10,237	3,610,558	124,842	934,062	4,669,462	222
7,106,224	4,397,476	1,460,010	12,963,710	6,268	2,135,040	73,459	533,713	2,742,212	1,000
4,148	89	157	4,394	0	6,907	560	2,776	10,243	0
14.8	14.2	9.0	14.0	9.2	19.1	16.4	12.8	17.8	11.0
12.9	12.4	19.6	13.5	22.1	13.6	16.8	21.5	15.2	.0
13.9	15.2	12.2	14.1	11.4	14.3	11.6	11.9	13.8	.0
56.3	55.9	57.2	56.3	56.9	50.6	54.2	52.0	51.0	71.0
2.2	2.3	1.9	2.2	.4	2.4	1.0	1.7	2.3	17.9
7.7	8.3	8.1	8.0	10.5	8.9	7.5	8.4	8.7	23.9
10.5	11.3	10.9	10.8	15.3	13.0	11.0	12.2	12.8	26.8
217	122	180	519	2	218	22	185	425	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 196[illegible]
(Amounts in thousands of dollars)

ASSETS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
	NATIONAL	STATE BANKS: F.R. NON-MEMBERS	TOTAL	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	529,705	66,747	596,452	4,2[illegible]
Currency and coin	35,454	10,261	45,715	8[illegible]
Reserve with Federal Reserve banks (member banks)	194,869	0	194,869	0
Demand balances with banks in U.S. (except American branches of foreign banks)	23,064	46,285	69,349	2,944
Other balances with banks in United States	1,634	199	1,833	36
Balances with banks in foreign countries	1,394	0	1,394	816
Cash items in process of collection	273,290	10,002	283,292	387
INVESTMENT SECURITIES - TOTAL	774,834	193,345	968,179	4,762
U.S. Treasury securities	305,111	88,554	393,665	4,512
Securities of other U.S. Government agencies and corps.	18,668	13,737	32,405	250
Obligations of States and subdivisions	443,874	89,933	533,807	0
Other securities	7,181	1,121	8,302	0
TRADING ACCOUNT SECURITIES	17,094	0	17,094	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	5,125	24,249	29,374	400
OTHER LOANS AND DISCOUNTS - TOTAL	2,245,881	339,562	2,585,443	6,889
Real estate loans - total	566,870	128,474	695,344	
Secured by farmland	16,608	8,011	24,619	
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	149,763	6,610	156,373	
Guaranteed by Veterans Administration	20,537	1,369	21,906	
Not insured or guaranteed by FHA or VA	184,626	51,395	236,021	
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,398	43	1,441	
Not insured by FHA	8,367	9,129	17,496	
Secured by other properties	185,571	51,917	237,488	
Loans to domestic commercial and foreign banks	1,966	315	2,281	
Loans to other financial institutions	113,526	1,842	115,368	
Loans to brokers and dealers in securities	4,537	23	4,560	
Other loans for purchasing or carrying securities	12,237	2,381	14,618	
Loans to farmers (excluding loans on real estate)	111,965	18,997	130,962	
Commercial and industrial loans (incl. open market paper)	971,509	100,970	1,072,479	
Other loans to individuals - total	442,340	85,089	527,429	
Passenger automobile instalment loans	214,508	38,916	253,424	
Credit cards and related plans:				
Retail (charge account) credit card plans	38,516	840	39,356	
Check credit and revolving credit plans	1,468	0	1,468	
Other retail consumer instalment loans	36,078	16,304	52,382	
Residential repair and modernization instalment loans	29,062	3,734	32,796	
Other instalment loans for personal expenditures	58,932	12,462	71,394	
Single-payment loans for personal expenditures	63,776	12,833	76,609	
All other loans (including overdrafts)	20,931	1,471	22,402	
TOTAL LOANS AND SECURITIES	3,042,934	557,156	3,600,090	12,051
Bank premises, furniture and fixtures, and other assets representing bank premises	75,114	16,782	91,896	383
Real estate owned other than bank premises	2,646	1,591	4,237	0
Investments in subsidiaries not consolidated	0	6	6	0
Customers' liabilities on acceptances outstanding	38,216	197	38,413	20,583
Other assets	39,898	5,890	45,788	5,161
TOTAL ASSETS	3,728,513	648,369	4,376,882	42,441

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[19]
EMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL					
NATIONAL	STATE MEMBERS				NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL	
2,703,388	1,126,889	415,900	4,246,177	2,699	157,431	23,738	181,169	3,953
316,043	103,808	113,162	533,013	218	31,938	7,131	39,069	1,723
938,873	352,686	0	1,291,559	0	52,563	0	52,563	0
499,948	114,179	275,344	889,471	1,848	16,779	8,210	24,989	2,104
3,249	149	3,300	6,698	130	0	0	0	0
7,414	4,146	7	11,567	0	885	0	885	0
937,861	551,921	24,087	1,513,869	503	55,266	8,397	63,663	126
4,757,469	988,621	1,629,341	7,375,431	18,072	306,640	37,092	343,732	22,424
1,944,727	388,692	679,530	3,012,949	4,506	89,948	17,128	107,076	5,956
235,313	7,828	117,873	361,014	0	4,013	5,044	9,057	325
2,466,367	573,855	772,792	3,813,014	2,172	205,394	14,654	220,048	11,923
111,062	18,246	59,146	188,454	11,394	7,285	266	7,551	4,220
57,794	11,943	0	69,737	0	18,181	0	18,181	0
604,647	100,450	161,435	866,532	0	4,600	7,025	11,625	1,900
11,018,288	3,573,295	3,443,737	18,035,320	17,628	1,057,812	65,920	1,123,732	46,538
2,991,970	569,493	1,261,170	4,822,633	7,570	443,804	5,812	449,616	
119,795	5,950	37,132	162,877	592	417	14	431	
165,485	36,150	51,531	253,166	0	76,891	0	76,891	
102,986	7,997	25,652	136,635	1	8,410	0	8,410	
1,611,197	220,710	682,796	2,514,703	6,682	204,993	1,771	206,764	
7,908	1,492	912	10,312	0	0	0	0	
73,194	52,938	25,326	151,458	0	15,038	651	15,689	
911,405	244,256	437,821	1,593,482	295	138,055	3,376	141,431	
105,929	30,354	957	137,240	0	0	0	0	
480,526	423,855	73,099	977,480	0	45,520	4,419	49,939	
56,157	24,174	15,416	95,747	0	3,697	0	3,697	
69,977	46,898	31,811	148,686	605	53	15	68	
132,336	4,748	28,152	165,236	889	310	1	311	
4,327,747	1,695,115	979,850	7,002,712	798	318,479	29,901	348,380	
2,428,697	627,681	994,464	4,050,842	6,494	202,394	23,706	226,100	
825,823	128,019	372,122	1,325,964	495	57,652	3,916	61,568	
60,562	0	3,955	64,517	0	14,417	1,873	16,290	
71,682	47,336	15,993	135,011	0	5,856	503	6,359	
208,300	41,525	98,806	348,631	214	11,190	190	11,380	
146,899	41,314	33,771	221,984	0	22,668	615	23,283	
574,976	139,465	266,901	981,342	5,785	37,984	3,906	41,890	
540,455	230,022	202,916	973,393	0	52,627	12,703	65,330	
424,949	150,977	58,818	634,744	1,272	43,555	2,066	45,621	
16,438,198	4,674,309	5,234,513	26,347,020	35,700	1,387,233	110,037	1,497,270	70,862
253,774	75,035	79,180	407,989	652	23,137	1,017	24,154	1,320
15,193	2,566	3,939	21,698	2,217	393	0	393	67
50,816	18,849	20	69,685	3,198	3,024	0	3,024	0
87,269	31,559	8,643	127,471	0	8,766	0	8,766	0
179,316	75,563	42,545	297,424	709	9,891	1,080	10,971	160
19,727,954	6,004,770	5,784,740	31,517,464	45,175	1,589,875	135,872	1,725,747	76,362

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
	NATIONAL	STATE BANKS F.R. NON-MEMBERS	TOTAL	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,716,654	487,702	3,204,356	15,401
Individuals, partnerships, and corporations - demand	1,160,063	205,751	1,365,814	8,08
Individuals, partnerships, and corporations - time	1,520,385	273,986	1,794,371	6,82
Savings deposits	963,394	187,030	1,150,424	4,480
Deposits accumulated for payment of personal loans	0	311	311	0
Other deposits of individuals, partnerships, and corps.	556,991	86,645	643,636	2,347
Certified and officers' checks, letters of credit, travelers' checks, etc.	36,206	7,965	44,171	490
GOVERNMENT DEPOSITS - TOTAL	392,830	87,121	479,951	866
United States Government - demand	19,915	6,433	26,348	55
United States Government - time	1,373	125	1,498	0
States and subdivisions - demand	96,245	20,271	116,516	16
States and subdivisions - time	275,297	60,292	335,589	795
DOMESTIC INTERBANK DEPOSITS - TOTAL	42,099	4,148	46,247	273
Commercial banks in the United States - demand	39,518	3,999	43,517	270
Commercial banks in the United States - time	0	75	75	0
Mutual savings banks in the United States - demand	2,531	74	2,605	3
Mutual savings banks in the United States - time	50	0	50	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	5,094	8	5,102	3
Foreign governments, central banks, etc. - demand	28	0	28	3
Foreign governments, central banks, etc. - time	250	0	250	0
Banks in foreign countries - demand	4,691	8	4,699	0
Banks in foreign countries - time	125	0	125	0
TOTAL DEPOSITS	3,156,677	578,979	3,735,656	16,543
Demand	1,359,197	244,501	1,603,698	8,921
Time	1,797,480	334,478	2,131,958	7,622
MISCELLANEOUS LIABILITIES - TOTAL	308,886	16,119	325,005	20,631
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	171,350	400	171,750	0
Other liabilities for borrowed money	12,673	1,837	14,510	0
Mortgage indebtedness	1,635	2,481	4,116	0
Acceptances outstanding	38,216	197	38,413	20,582
Other liabilities	85,012	11,204	96,216	49
TOTAL LIABILITIES	3,465,563	595,098	4,060,661	37,174
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	38,986	4,808	43,794	0
Reserve for bad debt losses on loans	38,986	4,745	43,731	0
Other reserves on loans	0	63	63	0
Reserves on securities	0	0	0	0
CAPITAL ACCOUNTS - TOTAL	223,964	48,463	272,427	5,267
Capital notes and debentures	0	1,400	1,400	0
Equity capital - total	223,964	47,063	271,027	5,267
Preferred stock	0	0	0	0
Common stock	79,881	19,428	99,309	1,800
Surplus	83,368	18,166	101,534	2,700
Undivided profits	60,609	9,308	69,917	767
Reserve for contingencies and other capital reserves	106	161	267	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,728,513	648,369	4,376,882	42,441
MEMORANDA				
Demand deposits adjusted[7]	1,026,474	224,067	1,250,541	8,209
Average of total deposits for the 15 calendar days ending with call date	3,128,454	573,204	3,701,658	14,987
Average of total loans for the 15 calendar days ending with call date	2,234,119	339,658	2,573,777	6,981
Unearned discount on instalment loans included in total capital accounts	614	116	730	0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	14.2	10.3	13.6	10.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.7	15.8	9.7	11.2
Other securities	12.6	14.0	12.8	.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	60.4	56.1	59.7	17.2
Other assets	4.2	3.8	4.1	61.6
Total capital accounts	6.0	7.5	6.2	12.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	7.7	9.8	8.0	15.6
NUMBER OF BANKS	11	38	49	2

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL					
ATIONAL	STATE MEMBERS				NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL	
,382,001	4,236,498	4,727,962	23,346,461	26,698	1,181,013	100,820	1,281,833	56,660
566,915	2,244,370	1,888,005	10,699,290	2,845	477,640	93,652	571,292	16,938
,652,001	1,912,273	2,795,416	12,359,690	23,793	691,237	4,353	695,590	39,138
,496,922	876,969	1,724,558	7,098,449	22,356	513,256	991	514,247	34,092
2,197	518	5,067	7,782	0	0	0	0	0
,152,882	1,034,786	1,065,791	5,253,459	1,437	177,981	3,362	181,343	5,046
163,085	79,855	44,541	287,481	60	12,136	2,815	14,951	584
,026,609	181,937	270,229	1,478,775	290	68,833	6,824	75,657	3,445
183,456	62,958	54,767	301,181	0	14,366	1,984	16,350	700
940	658	65	1,663	0	235	0	235	0
454,548	88,174	122,261	664,983	118	48,020	4,740	52,760	2,111
387,665	30,147	93,136	510,948	172	6,212	100	6,312	634
493,705	385,067	6,467	885,239	0	6,432	5,673	12,105	74
463,947	358,116	3,236	825,299	0	3,907	54	3,961	0
8,965	9,890	1,250	20,105	0	0	0	0	0
20,612	17,034	1,981	39,627	0	2,525	5,619	8,144	74
181	27	0	208	0	0	0	0	0
222,788	76,983	458	300,229	0	2,440	8	2,448	0
7,549	1,940	0	9,489	0	0	0	0	0
163,031	43,293	0	206,324	0	0	0	0	0
50,080	21,300	458	71,838	0	2,440	8	2,448	0
2,128	10,450	0	12,578	0	0	0	0	0
,125,103	4,880,485	5,005,116	26,010,704	26,988	1,258,718	113,325	1,372,043	60,179
,910,192	2,873,747	2,115,249	12,899,188	3,023	561,034	108,872	669,906	20,407
,214,911	2,006,738	2,889,867	13,111,516	23,965	697,684	4,453	702,137	39,772
,680,678	592,005	241,417	2,514,100	2,370	184,288	2,563	186,851	5,675
449,110	355,315	22,960	827,385	0	125,609	0	125,609	2,000
150,637	57,352	25,707	233,696	276	832	0	832	1,800
13,699	530	3,504	17,733	1,483	0	0	0	0
88,143	32,454	8,643	129,240	0	8,766	0	8,766	0
979,089	146,354	180,603	1,306,046	611	49,081	2,563	51,644	1,875
,805,781	5,472,490	5,246,533	28,524,804	29,358	1,443,006	115,888	1,558,894	65,854
0	0	1,820	1,820	0	0	0	0	0
228,590	82,068	73,504	384,162	236	15,541	728	16,269	411
225,724	81,365	70,135	377,224	63	15,541	728	16,269	411
1,232	242	1,032	2,506	90	0	0	0	0
1,634	461	2,337	4,432	83	0	0	0	0
,693,583	450,212	462,883	2,606,678	15,581	131,328	19,256	150,584	10,097
62,070	25,000	1,854	88,924	0	365	0	365	1,100
,631,513	425,212	461,029	2,517,754	15,581	130,963	19,256	150,219	8,997
7,415	0	310	7,725	0	0	0	0	0
351,595	78,396	115,540	545,531	2,528	28,540	11,299	39,839	2,500
862,220	247,878	231,130	1,341,228	8,025	72,510	5,188	77,698	2,700
355,217	95,522	109,186	559,925	3,975	29,903	2,448	32,351	2,837
55,066	3,416	4,863	63,345	1,053	10	321	331	960
,727,954	6,004,770	5,784,740	31,517,464	45,175	1,589,875	135,872	1,725,747	76,362
,324,928	1,900,752	2,033,159	10,258,839	2,520	487,495	98,437	585,932	19,581
,435,775	4,656,960	4,922,499	25,015,234	26,110	1,267,681	112,183	1,379,864	60,663
,873,990	3,683,036	3,511,229	18,068,255	17,631	1,042,363	76,692	1,119,055	46,193
7,177	14	967	8,158	0	150	4	154	0
13.7	18.8	7.2	13.5	6.0	9.9	17.5	10.5	5.2
11.1	6.6	13.8	10.7	10.0	5.9	16.3	6.7	8.2
13.4	10.1	14.4	12.9	30.0	14.5	11.0	14.2	21.1
58.9	61.2	62.3	60.0	39.0	66.8	53.7	65.8	63.4
3.0	3.4	2.3	2.9	15.0	2.8	1.5	2.7	2.0
8.6	7.5	8.0	8.3	34.5	8.3	14.2	8.7	13.2
11.2	10.0	9.9	10.7	41.0	9.8	20.3	10.5	15.2
315	27	141	483	9	5	6	11	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	286,602	9,378	108,878	404,858	3
Currency and coin	42,018	2,214	28,200	72,432	
Reserve with Federal Reserve banks (member banks)	81,161	1,749	0	82,910	
Demand balances with banks in U.S. (except American branches of foreign banks)	77,103	4,890	68,957	150,950	20
Other balances with banks in United States	0	0	2,175	2,175	
Balances with banks in foreign countries	241	0	0	241	
Cash items in process of collection	86,079	525	9,546	96,150	2
INVESTMENT SECURITIES - TOTAL	319,934	17,951	326,076	663,961	73
U.S. Treasury securities	137,501	7,545	122,744	267,790	41
Securities of other U.S. Government agencies and corps	41,436	2,630	61,820	105,886	15
Obligations of States and subdivisions	137,772	7,657	140,484	285,913	6
Other securities	3,225	119	1,028	4,372	10
TRADING ACCOUNT SECURITIES	13,628	0	0	13,628	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	19,636	700	25,915	46,251	
OTHER LOANS AND DISCOUNTS - TOTAL	771,462	20,496	480,102	1,272,060	18
Real estate loans - total	111,125	4,782	129,678	245,585	
Secured by farmland	5,650	1,473	19,961	27,084	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	4,375	27	6,487	10,889	
Guaranteed by Veterans Administration	871	0	2,197	3,068	
Not insured or guaranteed by FHA or VA	47,722	1,952	52,913	102,587	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	0	0	0	0	
Not insured by FHA	1,290	475	719	2,484	
Secured by other properties	51,217	855	47,401	99,473	
Loans to domestic commercial and foreign banks	593	0	101	694	
Loans to other financial institutions	34,477	119	10,546	45,142	
Loans to brokers and dealers in securities	2,631	0	112	2,743	
Other loans for purchasing or carrying securities	4,684	820	13,853	19,357	
Loans to farmers (excluding loans on real estate)	13,550	1,964	16,996	32,510	
Commercial and industrial loans (incl. open market paper)	268,398	3,547	111,299	383,244	
Other loans to individuals - total	300,986	8,306	189,318	498,610	
Passenger automobile instalment loans	111,666	2,982	78,189	192,837	
Credit cards and related plans:					
Retail (charge account) credit card plans	23,911	0	6,897	30,808	
Check credit and revolving credit plans	705	0	391	1,096	
Other retail consumer instalment loans	23,466	985	23,675	48,126	
Residential repair and modernization instalment loans	15,433	354	6,869	22,656	
Other instalment loans for personal expenditures	47,448	1,072	31,236	79,756	
Single-payment loans for personal expenditures	78,357	2,913	42,061	123,331	
All other loans (including overdrafts)	35,018	958	8,199	44,175	
TOTAL LOANS AND SECURITIES	1,124,660	39,147	832,093	1,995,900	91
Bank premises, furniture and fixtures, and other assets representing bank premises	30,541	495	13,636	44,672	
Real estate owned other than bank premises	2,606	0	390	2,996	
Investments in subsidiaries not consolidated	0	0	0	0	
Customers' liabilities on acceptances outstanding	647	0	3	650	
Other assets	8,283	469	6,544	15,296	
TOTAL ASSETS	1,453,339	49,489	961,544	2,464,372	1,22

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
120,782	25,801	47,337	193,920	1,049,328	56,216	245,837	1,351,381	1,911
7,995	1,831	4,675	14,501	98,960	8,221	40,257	147,438	349
49,374	13,183	0	62,557	228,703	10,257	0	238,960	0
45,401	9,226	40,112	94,739	264,972	23,836	191,905	480,713	1,359
0	0	0	0	7,384	302	1,777	9,463	92
0	0	0	0	693	0	0	693	0
18,012	1,561	2,550	22,123	448,616	13,600	11,898	474,114	111
262,499	77,963	219,694	560,156	1,033,121	110,907	678,216	1,822,244	3,446
127,535	44,175	133,349	305,059	490,928	32,201	299,112	822,241	1,100
20,151	11,314	44,039	75,504	44,335	11,337	106,955	162,627	223
112,846	22,132	42,030	177,008	481,822	66,315	267,943	816,080	1,653
1,967	342	276	2,585	16,036	1,054	4,206	21,296	470
0	0	0	0	82,952	0	704	83,656	0
1,700	3,865	1,025	6,590	171,754	3,525	61,295	236,574	0
484,436	108,321	222,466	815,223	2,647,340	266,176	1,056,901	3,970,417	10,020
118,935	29,376	36,734	185,045	419,800	56,472	370,901	847,173	5,146
7,180	8,174	14,116	29,470	30,791	6,422	102,728	139,941	1,898
19,339	3,979	2,951	26,269	6,779	11,808	7,079	25,666	16
3,528	1,185	329	5,042	3,471	6,670	508	10,649	1
55,537	9,936	10,590	76,063	142,400	10,982	174,855	328,237	2,056
837	0	0	837	2,059	0	434	2,493	0
893	155	204	1,252	36,049	754	4,053	40,856	0
31,621	5,947	8,544	46,112	198,251	19,836	81,244	299,331	1,175
2,100	1,500	650	4,250	10,215	367	609	11,191	0
4,145	373	1,953	6,471	160,353	4,545	6,459	171,357	0
1,500	0	0	1,500	14,698	1,207	413	16,318	0
3,798	65	275	4,138	44,729	10,423	13,794	68,946	55
146,569	41,031	126,029	313,629	44,538	8,032	68,013	120,583	685
105,063	15,665	26,642	147,370	1,031,707	70,820	178,127	1,280,654	2,841
97,680	19,134	28,389	145,203	869,216	107,806	396,645	1,373,667	1,203
38,869	8,072	12,704	59,645	261,748	45,941	163,941	471,630	691
0	0	0	0	54,655	5,151	4,786	64,592	0
202	0	0	202	7,709	0	340	8,049	0
18,978	3,887	3,580	26,445	119,764	25,046	41,109	185,919	20
3,359	862	1,024	5,245	39,018	1,851	21,798	62,667	0
8,578	2,890	4,585	16,053	93,309	9,245	66,879	169,433	179
27,694	3,423	6,496	37,613	293,013	20,572	97,792	411,377	313
4,646	1,177	1,794	7,617	52,084	6,504	21,940	80,528	90
748,635	190,149	443,185	1,381,969	3,935,167	380,608	1,797,116	6,112,891	13,466
17,765	2,610	3,954	24,329	93,128	12,249	36,622	141,999	337
693	122	106	921	2,824	95	1,950	4,869	1
0	0	0	0	763	2	0	765	0
609	0	16	625	8,287	0	123	8,410	0
6,698	1,123	1,110	8,931	36,062	4,570	6,420	47,052	16
895,182	219,805	495,708	1,610,695	5,125,559	453,740	2,088,068	7,667,367	15,731

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	SOUTH CAROLINA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,086,009	35,206	732,428	1,853,643	1,0
Individuals, partnerships, and corporations - demand	752,844	25,537	411,916	1,190,297	1,0
Individuals, partnerships, and corporations - time	319,585	9,256	314,834	643,675	
Savings deposits	176,127	7,435	158,249	341,811	0
Deposits accumulated for payment of personal loans	0	0	137	137	0
Other deposits of individuals, partnerships, and corps.	143,458	1,821	156,448	301,727	0
Certified and officers' checks, letters of credit, travelers' checks, etc	13,580	413	5,678	19,671	0
GOVERNMENT DEPOSITS - TOTAL	149,109	6,722	93,061	248,892	24
United States Government - demand	21,473	2,100	12,682	36,255	0
United States Government - time	30	1,019	204	1,253	0
States and subdivisions - demand	110,210	2,488	52,866	165,564	24
States and subdivisions - time	17,396	1,115	27,309	45,820	
DOMESTIC INTERBANK DEPOSITS - TOTAL	20,839	90	16,994	37,923	0
Commercial banks in the United States - demand	20,639	90	15,094	35,823	0
Commercial banks in the United States - time	200	0	1,900	2,100	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	879	0	0	879	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	879	0	0	879	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,256,836	42,018	842,483	2,141,337	1,024
Demand	919,625	30,628	498,236	1,448,489	1,024
Time	337,211	11,390	344,247	692,848	0
MISCELLANEOUS LIABILITIES - TOTAL	69,818	2,247	19,883	91,948	0
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	8,680	700	0	9,380	0
Other liabilities for borrowed money	0	500	1,028	1,528	0
Mortgage indebtedness	265	0	246	511	0
Acceptances outstanding	647	0	3	650	0
Other liabilities	60,226	1,047	18,606	79,879	
TOTAL LIABILITIES	1,326,654	44,265	862,366	2,233,285	1,024
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	17,396	528	10,017	27,941	0
Reserve for bad debt losses on loans	15,238	528	8,864	24,630	
Other reserves on loans	0	0	211	211	0
Reserves on securities	2,158	0	942	3,100	0
CAPITAL ACCOUNTS - TOTAL	109,289	4,696	89,161	203,146	202
Capital notes and debentures	0	0	3,518	3,518	
Equity capital - total	109,289	4,696	85,643	199,628	202
Preferred stock	0	0	1,250	1,250	0
Common stock	25,086	1,524	34,221	60,831	18
Surplus	53,800	1,762	32,699	88,261	70
Undivided profits	27,057	1,235	15,281	43,573	114
Reserve for contingencies and other capital reserves	3,346	175	2,192	5,713	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,453,339	49,489	961,544	2,464,372	1,226
MEMORANDA					
Demand deposits adjusted[7]	791,434	27,913	460,914	1,280,261	1,003
Average of total deposits for the 15 calendar days ending with call date	1,211,162	40,961	823,982	2,076,105	1,047
Average of total loans for the 15 calendar days ending with call date	759,064	21,384	475,281	1,255,729	183
Unearned discount on instalment loans included in total capital accounts	324	25	1,674	2,023	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.7	18.9	11.3	16.4	24.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.3	20.6	19.2	15.2	45.9
Other securities	10.6	15.7	14.7	12.3	13.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.4	42.8	52.6	53.5	15.1
Other assets	2.9	1.9	2.1	2.6	.7
Total capital accounts	7.5	9.5	9.3	8.2	16.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.6	14.4	12.2	11.3	39.5
NUMBER OF BANKS	20	6	78	104	1

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
ATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
705,776	179,110	394,711	1,279,597	3,367,140	339,941	1,654,306	5,361,387	11,487
289,321	72,531	181,531	543,383	1,708,603	148,534	726,244	2,583,381	4,852
410,293	105,268	210,891	726,452	1,623,462	189,655	917,116	2,730,233	6,570
72,940	20,581	34,771	128,292	996,397	96,419	597,865	1,690,681	1,629
60	0	10	70	96	0	7,267	7,363	0
337,293	84,687	176,110	598,090	626,969	93,236	311,984	1,032,189	4,941
6,162	1,311	2,289	9,762	35,075	1,752	10,946	47,773	65
73,921	17,856	49,781	141,558	405,625	35,624	182,955	624,204	1,795
5,145	1,639	3,205	9,989	51,007	4,511	17,467	72,985	148
227	23	37	287	3,910	234	329	4,473	18
36,721	7,955	24,870	69,546	149,076	13,057	83,061	245,194	993
31,828	8,239	21,669	61,736	201,632	17,822	82,098	301,552	636
16,051	1,517	902	18,470	573,430	13,341	5,826	592,597	0
16,046	1,511	902	18,459	572,540	13,341	5,038	590,919	0
5	0	0	5	890	0	788	1,678	0
0	6	0	6	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	15,188	0	0	15,188	0
0	0	0	0	0	0	0	0	0
0	0	0	0	9,000	0	0	9,000	0
0	0	0	0	5,938	0	0	5,938	0
0	0	0	0	250	0	0	250	0
795,748	198,483	445,394	1,439,625	4,361,383	388,906	1,843,087	6,593,376	13,282
353,395	84,953	212,797	651,145	2,522,239	181,195	842,756	3,546,190	6,058
442,353	113,530	232,597	788,480	1,839,144	207,711	1,000,331	3,047,186	7,224
27,176	3,133	2,913	33,222	309,470	23,197	54,208	386,875	25
1,450	0	0	1,450	131,641	0	0	131,641	0
1,070	0	0	1,070	27,275	4,761	17,077	49,113	0
2,566	242	74	2,882	3,938	0	1,042	4,980	0
609	0	16	625	8,674	0	123	8,797	0
21,481	2,891	2,823	27,195	137,942	18,436	35,966	192,344	25
822,924	201,616	448,307	1,472,847	4,670,853	412,103	1,897,295	6,980,251	13,307
0	0	0	0	105	0	0	105	0
12,942	2,086	4,621	19,649	52,813	5,169	17,617	75,599	206
12,621	2,065	4,362	19,048	49,770	5,169	16,817	71,756	206
321	0	153	474	0	0	242	242	0
0	21	106	127	3,043	0	558	3,601	0
59,316	16,103	42,780	118,199	401,788	36,468	173,156	611,412	2,218
275	0	300	575	19,225	0	2,425	21,650	0
59,041	16,103	42,480	117,624	382,563	36,468	170,731	589,762	2,218
0	0	0	0	0	0	400	400	0
17,350	4,165	10,258	31,773	104,119	12,025	45,650	161,794	148
23,111	6,390	16,219	45,720	171,517	16,695	58,054	246,266	332
18,130	5,110	14,651	37,891	97,572	7,446	62,184	167,202	176
450	438	1,352	2,240	9,355	302	4,443	14,100	1,562
895,182	219,805	495,708	1,610,695	5,125,559	453,740	2,088,068	7,667,367	15,731
314,192	80,242	206,140	600,574	1,450,076	149,743	808,353	2,408,172	5,799
793,042	197,406	441,017	1,431,465	4,220,114	379,939	1,815,196	6,415,249	13,212
480,140	109,050	218,184	807,374	2,619,587	260,486	1,053,712	3,933,785	9,882
551	213	359	1,123	4,695	650	4,906	10,251	7
13.5	11.7	9.5	12.0	20.5	12.4	11.8	17.6	12.1
16.5	25.2	35.8	23.6	10.4	9.6	19.4	12.8	8.4
12.8	10.2	8.5	11.2	11.3	14.8	13.1	12.0	13.5
54.3	51.0	45.1	51.0	55.0	59.4	53.6	54.9	63.7
2.9	1.8	1.0	2.2	2.8	3.7	2.2	2.6	2.3
6.6	7.3	8.6	7.3	7.8	8.0	8.3	8.0	14.1
9.2	10.7	13.6	10.6	11.2	10.0	11.2	11.1	17.4
33	25	105	163	77	11	213	301	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 196
(Amounts in thousands of dollars)

ASSETS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	4,248,681	275,923	956,891	5,481,495	4,6
Currency and coin	219,346	19,053	108,583	346,982	62
Reserve with Federal Reserve banks (member banks)	1,071,202	60,752	0	1,131,954	
Demand balances with banks in U.S. (except American branches of foreign banks)	1,380,051	115,872	797,926	2,293,849	3,70
Other balances with banks in United States	15,990	116	9,361	25,467	
Balances with banks in foreign countries	10,211	274	469	10,954	
Cash items in process of collection	1,551,881	79,856	40,552	1,672,289	32
INVESTMENT SECURITIES - TOTAL	4,428,743	373,772	1,595,053	6,397,568	19,27
U.S. Treasury securities	1,723,988	170,037	607,281	2,501,306	2,19
Securities of other U.S. Government agencies and corps	361,994	25,617	236,985	624,596	12,98
Obligations of States and subdivisions	2,272,690	174,881	724,717	3,172,288	2,87
Other securities	70,071	3,237	26,070	99,378	1,21
TRADING ACCOUNT SECURITIES	97,109	7,927	0	105,036	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	400,960	31,725	100,639	533,324	1,12
OTHER LOANS AND DISCOUNTS - TOTAL	10,051,196	823,002	3,502,478	14,376,676	13,22
Real estate loans - total	1,150,786	98,523	519,176	1,768,485	1,88
Secured by farmland	124,203	11,601	60,065	195,869	38
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	43,545	235	13,203	56,983	
Guaranteed by Veterans Administration	36,052	18	4,857	40,927	
Not insured or guaranteed by FHA or VA	328,901	20,854	177,219	526,974	87
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	993	0	4,932	5,925	
Not insured by FHA	37,610	5,528	12,165	55,303	
Secured by other properties	579,482	60,287	246,735	886,504	62
Loans to domestic commercial and foreign banks	25,177	594	3,911	29,682	
Loans to other financial institutions	605,165	15,634	42,091	662,890	
Loans to brokers and dealers in securities	59,543	480	996	61,019	
Other loans for purchasing or carrying securities	581,505	35,336	204,159	821,000	2
Loans to farmers (excluding loans on real estate)	500,608	42,437	261,939	804,984	1,83
Commercial and industrial loans (incl. open market paper)	4,497,858	332,638	1,244,052	6,074,548	4,16
Other loans to individuals - total	2,335,606	276,704	1,186,883	3,799,193	5,18
Passenger automobile instalment loans	1,023,950	102,857	644,566	1,771,373	2,29
Credit cards and related plans:					
Retail (charge account) credit card plans	32,283	26,191	17,197	75,671	
Check credit and revolving credit plans	7,769	21	509	8,299	
Other retail consumer instalment loans	227,932	51,819	137,191	416,942	64
Residential repair and modernization instalment loans	92,352	5,770	44,688	142,810	32
Other instalment loans for personal expenditures	304,703	26,058	166,664	497,425	1,50
Single-payment loans for personal expenditures	646,617	63,988	176,068	886,673	41
All other loans (including overdrafts)	294,948	20,656	39,271	354,875	12
TOTAL LOANS AND SECURITIES	14,978,008	1,236,426	5,198,170	21,412,604	33,61
Bank premises, furniture and fixtures, and other assets representing bank premises	433,108	28,272	120,005	581,385	15
Real estate owned other than bank premises	27,858	1,583	11,308	40,749	37
Investments in subsidiaries not consolidated	8,145	0	3	8,148	
Customers' liabilities on acceptances outstanding	67,197	175	4,033	71,405	
Other assets	174,399	16,768	42,906	234,073	71
TOTAL ASSETS	19,937,396	1,559,147	6,333,316	27,829,859	39,50

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[19]
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				
ATIONAL	STATE MEMBERS			NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL	
155,783	83,005	57,056	295,844	49,204	31,369	80,573	37
8,582	6,811	8,147	23,540	7,421	5,718	13,139	0
57,673	13,450	0	71,123	17,382	0	17,382	0
18,539	11,546	42,969	73,054	16,281	22,817	39,098	37
834	0	0	834	0	78	78	0
6	0	0	6	124	415	539	0
70,149	51,198	5,940	127,287	7,996	2,341	10,337	0
177,080	107,261	140,171	424,512	99,225	97,042	196,267	10
68,880	61,031	67,830	197,741	44,739	44,715	89,454	10
11,103	750	6,199	18,052	4,808	1,432	6,240	0
93,829	44,561	65,525	203,915	46,056	47,168	93,224	0
3,268	919	617	4,804	3,622	3,727	7,349	0
1,817	1,959	0	3,776	0	0	0	0
5,475	10,375	19,200	35,050	13,696	10,133	23,829	0
527,721	297,661	259,233	1,084,615	290,167	272,044	562,211	33
188,326	88,093	94,352	370,771	135,679	152,942	288,621	
3,741	1,725	4,828	10,294	9,754	8,987	18,741	
42,994	16,847	9,358	69,199	6,759	10,910	17,669	
17,447	6,097	4,554	28,098	2,512	4,926	7,438	
58,484	24,782	47,975	131,241	80,857	85,362	166,219	
47	0	0	47	298	21	319	
1,288	3,073	3,879	8,240	1,062	1,044	2,106	
64,325	35,569	23,758	123,652	34,437	41,692	76,129	
300	0	11	311	0	0	0	
18,969	11,705	3,300	33,974	178	2,475	2,653	
38	230	731	999	75	0	75	
12,903	2,495	2,071	17,469	3,513	121	3,634	
23,183	14,957	20,941	59,081	7,788	7,067	14,855	
155,653	106,832	56,906	319,391	57,644	47,833	105,477	
118,001	70,646	79,459	268,106	77,814	58,730	136,544	
48,380	28,942	38,616	115,938	37,039	16,134	53,173	
13,994	4,028	2,937	20,959	1,100	180	1,280	
202	8,179	1,463	9,844	70	0	70	
14,879	8,144	9,522	32,545	7,657	5,544	13,201	
7,688	7,564	6,737	21,989	1,939	2,314	4,253	
14,983	8,986	9,005	32,974	13,598	13,979	27,577	
17,875	4,803	11,179	33,857	16,411	20,579	36,990	
10,348	2,703	1,462	14,513	7,476	2,876	10,352	
712,093	417,256	418,604	1,547,953	403,088	379,219	782,307	43
17,049	10,412	8,569	36,030	7,612	5,794	13,406	8
1,129	246	797	2,172	201	569	770	0
0	0	1	1	157	0	157	0
244	0	0	244	0	0	0	0
10,800	4,521	3,288	18,609	2,049	1,534	3,583	0
897,098	515,440	488,315	1,900,853	462,311	418,485	880,796	88

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	12,862,463	1,075,339	4,909,036	18,846,838	23,6
Individuals, partnerships, and corporations - demand	7,457,775	599,053	2,510,961	10,567,789	13,
Individuals, partnerships, and corporations - time	5,151,297	455,559	2,307,070	7,913,926	9,59
Savings deposits	1,815,898	163,138	960,341	2,939,377	9,34
Deposits accumulated for payment of personal loans	176,330	31,085	100,598	308,013	
Other deposits of individuals, partnerships, and corps.	3,159,069	261,336	1,246,131	4,666,536	24
Certified and officers' checks, letters of credit, travelers' checks, etc	253,391	20,727	91,005	365,123	18
GOVERNMENT DEPOSITS - TOTAL	1,887,548	173,347	544,909	2,605,804	11,69
United States Government - demand	233,604	11,647	60,803	306,054	
United States Government - time	5,246	7	314	5,567	
States and subdivisions - demand	626,479	64,542	227,132	918,153	9,52
States and subdivisions - time	1,022,219	97,151	256,660	1,376,030	2,16
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,793,163	106,934	221,685	2,121,782	42
Commercial banks in the United States - demand	1,758,167	104,321	209,428	2,071,916	41
Commercial banks in the United States - time	32,348	2,613	12,257	47,218	1
Mutual savings banks in the United States - demand	208	0	0	208	
Mutual savings banks in the United States - time	2,440	0	0	2,440	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	144,546	1,544	1,261	147,351	
Foreign governments, central banks, etc. - demand	3,410	0	0	3,410	
Foreign governments, central banks, etc. - time	7,500	0	0	7,500	
Banks in foreign countries - demand	32,376	1,544	1,261	35,181	
Banks in foreign countries - time	101,260	0	0	101,260	
TOTAL DEPOSITS	16,687,720	1,357,164	5,676,891	23,721,775	35,76
Demand	10,365,410	801,834	3,100,590	14,267,834	24,00
Time	6,322,310	555,330	2,576,301	9,453,941	11,76
MISCELLANEOUS LIABILITIES - TOTAL	1,536,893	70,774	125,255	1,732,922	55
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	849,885	42,729	26,648	919,262	
Other liabilities for borrowed money	152,565	2,100	5,885	160,550	
Mortgage indebtedness	66,906	3,889	5,225	76,020	
Acceptances outstanding	68,221	181	4,033	72,435	
Other liabilities	399,316	21,875	83,464	504,655	55
TOTAL LIABILITIES	18,224,613	1,427,938	5,802,146	25,454,697	36,31
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	
RESERVES ON LOANS AND SECURITIES - TOTAL	217,552	13,859	50,389	281,800	8
Reserve for bad debt losses on loans	194,700	12,944	48,614	256,258	8
Other reserves on loans	2,803	6	1,250	4,059	
Reserves on securities	20,049	909	525	21,483	
CAPITAL ACCOUNTS - TOTAL	1,495,231	117,350	480,781	2,093,362	3,10
Capital notes and debentures	36,246	7,900	3,023	47,169	
Equity capital - total	1,458,985	109,450	477,758	2,046,193	3,10
Preferred stock	690	0	0	690	
Common stock	476,664	35,395	154,494	666,553	1,98
Surplus	604,354	48,431	180,363	833,148	28
Undivided profits	328,370	21,484	123,318	473,172	60
Reserve for contingencies and other capital reserves	48,907	4,140	19,583	72,630	2
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	19,937,396	1,559,147	6,333,316	27,829,859	39,50
MEMORANDA					
Demand deposits adjusted[7]	6,821,758	606,010	2,789,807	10,217,575	23,20
Average of total deposits for the 15 calendar days ending with call date	15,767,252	1,295,230	5,535,980	22,598,462	34,61
Average of total loans for the 15 calendar days ending with call date	9,825,021	822,799	3,424,005	14,071,825	12,1
Unearned discount on instalment loans included in total capital accounts	22,474	2,117	20,403	44,994	
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	21.3	17.7	15.1	19.7	11
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.5	12.5	13.3	11.2	38
Other securities	12.2	11.9	11.9	12.1	10
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.4	54.8	56.9	53.6	36
Other assets	3.6	3.0	2.8	3.4	3
Total capital accounts	7.5	7.5	7.6	7.5	7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.7	10.5	10.1	10.5	8
NUMBER OF BANKS	529	56	572	1,157	

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				
NATIONAL	STATE MEMBERS			NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL	
654,200	380,866	360,757	1,395,823	382,279	347,078	729,357	0
288,077	178,779	146,309	613,165	131,871	98,440	230,311	0
353,590	196,646	207,968	758,204	247,134	245,576	492,710	0
192,408	123,387	129,256	445,051	203,518	176,401	379,919	0
0	0	0	0	0	0	0	0
161,182	73,259	78,712	313,153	43,616	69,175	112,791	0
12,533	5,441	6,480	24,454	3,274	3,062	6,336	0
86,786	41,886	58,385	187,057	28,608	25,965	54,573	0
4,764	3,707	3,289	11,760	3,828	3,562	7,390	0
2,145	5	4	2,154	75	26	101	0
40,098	19,400	20,780	80,278	17,674	14,299	31,973	0
39,779	18,774	34,312	92,865	7,031	8,078	15,109	0
29,887	34,776	9,665	74,328	1,481	518	1,999	0
29,458	34,776	9,665	73,899	214	290	504	0
429	0	0	429	0	13	13	0
0	0	0	0	1,267	215	1,482	0
0	0	0	0	0	0	0	0
46	30	0	76	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
46	30	0	76	0	0	0	0
0	0	0	0	0	0	0	0
770,919	457,558	428,807	1,657,284	412,368	373,561	785,929	0
374,976	242,133	186,523	803,632	158,128	119,868	277,996	0
395,943	215,425	242,284	853,652	254,240	253,693	507,933	0
51,774	12,597	19,086	83,457	11,257	7,529	18,786	0
24,870	2,300	6,650	33,820	0	0	0	0
9,613	0	164	9,777	0	500	500	0
426	0	1,598	2,024	0	328	328	0
244	0	0	244	0	0	0	0
16,621	10,297	10,674	37,592	11,257	6,701	17,958	0
822,693	470,155	447,893	1,740,741	423,625	381,090	804,715	0
0	0	0	0	0	0	0	0
8,808	5,803	5,064	19,675	4,203	5,332	9,535	0
8,808	5,803	5,007	19,618	4,176	5,116	9,292	0
0	0	57	57	18	33	51	0
0	0	0	0	9	183	192	0
65,597	39,482	35,358	140,437	34,483	32,063	66,546	88
0	3,200	223	3,423	761	2,114	2,875	0
65,597	36,232	35,135	137,014	33,722	29,949	63,671	88
0	0	0	0	544	161	705	0
18,666	12,566	9,737	40,969	9,363	9,000	18,363	25
35,314	17,159	17,379	69,852	12,313	10,912	23,225	25
11,617	6,548	7,843	26,008	10,627	9,341	19,968	38
0	9	176	185	875	535	1,410	0
897,098	515,440	488,315	1,900,853	462,311	418,485	880,796	88
270,605	152,452	167,629	590,686	146,090	113,675	259,765	0
732,984	443,133	423,933	1,600,050	410,258	368,342	778,600	0
510,266	298,219	269,003	1,077,488	291,703	284,575	576,278	30
0	0	221	221	167	313	480	0
17.4	16.1	11.7	15.6	10.6	7.5	9.1	42.0
8.9	12.0	15.2	11.4	10.7	11.0	10.9	11.4
11.0	9.2	13.5	11.2	10.7	12.2	11.4	.0
59.4	59.8	57.0	58.9	65.7	67.4	66.5	37.5
3.3	2.9	2.6	3.0	2.2	1.9	2.0	9.1
7.3	7.7	7.2	7.4	7.5	7.7	7.6	100.0
9.8	10.6	9.7	10.0	9.4	9.4	9.4	214.6
10	7	34	51	26	17	43	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1965
(Amounts in thousands of dollars)

ASSETS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	687,463	273,056	164,844	1,125,3[illegible]
Currency and coin	110,828	28,480	36,482	175,79[illegible]
Reserve with Federal Reserve banks (member banks)	203,553	98,530	0	302,083
Demand balances with banks in U.S. (except American branches of foreign banks)	127,143	54,167	115,241	296,551
Other balances with banks in United States	1,625	340	212	2,177
Balances with banks in foreign countries	237	29	0	266
Cash items in process of collection	244,077	91,510	12,909	348,496
INVESTMENT SECURITIES - TOTAL	1,164,894	373,060	519,343	2,057,297
U.S. Treasury securities	476,459	161,875	243,115	881,449
Securities of other U.S. Government agencies and corps	94,860	24,127	51,997	170,984
Obligations of States and subdivisions	579,499	182,913	223,196	985,608
Other securities	14,076	4,145	1,035	19,256
TRADING ACCOUNT SECURITIES	26,001	4,832	0	30,833
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	74,206	18,825	28,515	121,546
OTHER LOANS AND DISCOUNTS - TOTAL	2,882,416	951,459	944,968	4,778,843
Real estate loans - total	864,730	262,924	358,366	1,486,020
Secured by farmland	44,290	16,337	22,938	83,565
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	46,826	5,483	11,409	63,718
Guaranteed by Veterans Administration	28,160	3,383	9,271	40,814
Not insured or guaranteed by FHA or VA	456,335	145,707	198,373	800,415
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	421	14	2,643	3,078
Not insured by FHA	19,377	13,735	4,067	37,179
Secured by other properties	269,321	78,265	109,665	457,251
Loans to domestic commercial and foreign banks	2,430	881	0	3,311
Loans to other financial institutions	102,068	16,493	10,467	129,028
Loans to brokers and dealers in securities	15,056	8,946	2,637	26,639
Other loans for purchasing or carrying securities	23,383	14,161	3,514	41,058
Loans to farmers (excluding loans on real estate)	59,904	16,076	18,272	94,252
Commercial and industrial loans (incl. open market paper)	740,959	264,757	167,973	1,173,689
Other loans to individuals - total	986,870	340,619	374,810	1,702,299
Passenger automobile instalment loans	371,831	120,806	157,369	650,006
Credit cards and related plans:				
Retail (charge account) credit card plans	51,033	36,615	7,137	94,785
Check credit and revolving credit plans	7,781	1,977	10,650	20,408
Other retail consumer instalment loans	68,032	30,491	38,387	136,910
Residential repair and modernization instalment loans	36,469	19,838	19,068	75,375
Other instalment loans for personal expenditures	183,267	66,431	74,015	323,713
Single-payment loans for personal expenditures	268,457	64,461	68,184	401,102
All other loans (including overdrafts)	87,016	26,602	8,929	122,547
TOTAL LOANS AND SECURITIES	4,147,517	1,348,176	1,492,826	6,988,519
Bank premises, furniture and fixtures, and other assets representing bank premises	100,212	34,619	28,445	163,276
Real estate owned other than bank premises	3,260	431	979	4,670
Investments in subsidiaries not consolidated	220	160	50	430
Customers' liabilities on acceptances outstanding	10,312	478	80	10,870
Other assets	31,518	12,323	10,060	53,901
TOTAL ASSETS	4,980,502	1,669,243	1,697,284	8,347,029

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
773,336	54,277	45,955	873,568	3,929	199,060	96,207	66,759	362,026
72,771	6,933	10,747	90,451	106	35,227	11,636	17,109	63,972
203,979	16,133	0	220,112	0	54,171	40,916	0	95,087
69,261	7,202	29,948	106,411	2,021	78,839	32,942	45,920	157,701
1,282	20	175	1,477	160	40	10	514	564
4,376	49	41	4,466	315	0	0	0	0
421,667	23,940	5,044	450,651	1,327	30,783	10,703	3,216	44,702
986,053	88,246	144,725	1,219,024	7,944	497,649	202,766	291,958	992,373
384,467	37,042	77,088	498,597	3,901	274,898	101,903	162,529	539,330
19,427	1,143	13,617	34,187	0	36,852	12,556	24,613	74,021
567,214	49,416	53,309	669,939	93	181,012	85,804	99,974	366,790
14,945	645	711	16,301	3,950	4,887	2,503	4,842	12,232
59,102	1,604	0	60,706	0	0	0	0	0
52,875	10,705	24,491	88,071	3,000	57,255	17,361	42,760	117,376
1,027,483	193,792	290,459	3,511,734	43,201	666,444	307,454	374,338	1,348,236
728,015	49,773	89,968	867,756		224,122	108,530	167,353	500,005
20,693	2,309	6,591	29,593		10,441	9,223	12,052	31,716
171,367	2,616	1,507	175,490		14,782	7,382	5,195	27,359
15,083	245	157	15,485		2,607	1,062	2,125	5,794
285,955	22,257	56,032	364,244		124,104	54,261	115,386	293,751
5,476	0	0	5,476		721	0	1,614	2,335
20,471	1,584	1,322	23,377		8,696	1,499	2,054	12,249
208,970	20,762	24,359	254,091		62,771	35,103	28,927	126,801
12,116	0	150	12,266		659	200	71	930
188,257	4,963	3,832	197,052		14,726	6,011	3,613	24,350
25,928	603	415	26,946		4,109	1,597	1,525	7,231
10,210	282	2,114	12,606		1,315	7,438	1,292	10,045
152,327	5,097	18,493	175,917		7,609	5,149	4,731	17,489
1,164,507	63,673	89,322	1,317,502		151,584	59,317	43,384	254,285
695,737	62,270	84,764	842,771		252,101	115,925	146,924	514,950
269,090	16,862	41,252	327,204		108,820	56,673	63,287	228,780
63,411	5,768	1,788	70,967		5,707	1,888	1,613	9,208
5,974	38	434	6,446		194	1,877	315	2,386
78,437	9,343	17,085	104,865		29,184	10,656	17,048	56,888
49,730	4,624	4,897	59,251		10,093	8,491	7,218	25,802
85,192	6,460	12,602	104,254		43,919	20,204	34,736	98,859
143,903	19,175	6,706	169,784		54,184	16,136	22,707	93,027
50,386	7,131	1,401	58,918		10,219	3,287	5,445	18,951
4,125,513	294,347	459,675	4,879,535	54,145	1,221,348	527,581	709,056	2,457,985
137,199	7,306	12,342	156,847	132	36,640	13,868	16,827	67,335
9,655	600	452	10,707	33	964	520	316	1,800
9,294	0	0	9,294	0	0	0	0	0
52,895	0	249	53,144	196	0	0	0	0
53,509	1,916	2,528	57,953	393	7,419	4,127	2,940	14,486
4,161,401	358,446	521,201	6,041,048	58,828	1,465,431	642,303	795,898	2,903,632

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,812,721	1,247,896	1,357,412	6,418,0
Individuals, partnerships, and corporations - demand	1,631,018	486,623	533,749	2,651,3
Individuals, partnerships, and corporations - time	2,150,567	748,666	810,046	3,709,27
Savings deposits	1,180,523	417,278	434,337	2,032,138
Deposits accumulated for payment of personal loans	1,771	0	75	1,846
Other deposits of individuals, partnerships, and corps.	968,273	331,388	375,634	1,675,295
Certified and officers' checks, letters of credit, travelers' checks, etc	31,136	12,607	13,617	57,360
GOVERNMENT DEPOSITS - TOTAL	341,176	112,226	129,574	582,976
United States Government - demand	42,450	11,696	13,760	67,906
United States Government - time	2,251	145	1,226	3,62
States and subdivisions - demand	183,802	65,713	54,668	304,183
States and subdivisions - time	112,673	34,672	59,920	207,265
DOMESTIC INTERBANK DEPOSITS - TOTAL	121,890	83,653	3,453	208,996
Commercial banks in the United States - demand	120,815	83,137	2,703	206,655
Commercial banks in the United States - time	1,075	130	750	1,955
Mutual savings banks in the United States - demand	0	386	0	386
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	467	60	1	528
Foreign governments, central banks, etc. - demand	225	0	1	226
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	242	60	0	302
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	4,276,254	1,443,835	1,490,440	7,210,529
Demand	2,009,688	660,222	618,498	3,288,408
Time	2,266,566	783,613	871,942	3,922,121
MISCELLANEOUS LIABILITIES - TOTAL	277,867	86,062	58,446	422,375
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	88,168	33,672	1,100	122,940
Other liabilities for borrowed money	15,249	1,205	157	16,61
Mortgage indebtedness	14,023	1,625	1,886	17,53
Acceptances outstanding	10,312	478	80	10,870
Other liabilities	150,115	49,082	55,223	254,420
TOTAL LIABILITIES	4,554,121	1,529,897	1,548,886	7,632,904
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	325	0	216	54
RESERVES ON LOANS AND SECURITIES - TOTAL	53,293	18,340	15,417	87,05
Reserve for bad debt losses on loans	52,351	17,693	14,591	84,63
Other reserves on loans	3	353	363	71
Reserves on securities	939	294	463	1,69
CAPITAL ACCOUNTS - TOTAL	372,763	121,006	132,765	626,53
Capital notes and debentures	1,650	500	3,335	5,48
Equity capital - total	371,113	120,506	129,430	621,04
Preferred stock	0	0	0	
Common stock	113,074	46,355	39,982	199,41
Surplus	167,146	45,831	57,647	270,62
Undivided profits	88,587	24,904	30,992	144,48
Reserve for contingencies and other capital reserves	2,306	3,416	809	6,53
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,980,502	1,669,243	1,697,284	8,347,02
MEMORANDA				
Demand deposits adjusted[7]	1,602,346	473,879	589,126	2,665,35
Average of total deposits for the 15 calendar days ending with call date	4,204,854	1,407,550	1,468,345	7,080,74
Average of total loans for the 15 calendar days ending with call date	2,846,688	954,922	949,754	4,751,36
Unearned discount on instalment loans included in total capital accounts	2,531	672	1,427	4,63
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	13.8	16.4	9.7	13.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.5	11.1	17.4	12.
Other securities	12.4	11.5	13.2	12.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	59.4	58.1	57.4	58.
Other assets	2.9	2.9	2.3	2.
Total capital accounts	7.5	7.2	7.8	7.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.8	9.8	10.3	9.
NUMBER OF BANKS	103	42	88	23

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
ATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
024,913	281,365	419,620	4,725,898	27,767	1,110,950	479,123	638,556	2,228,629
362,677	123,993	173,463	2,160,133	10,485	487,595	218,091	247,884	953,570
109,214	153,400	239,437	2,502,051	17,114	613,699	256,662	385,725	1,256,086
,310,865	99,649	149,059	1,559,573	6,138	424,505	166,704	256,723	847,932
0	0	165	165	0	160	1,020	4	1,184
798,349	53,751	90,213	942,313	10,976	189,034	88,938	128,998	406,970
53,022	3,972	6,720	63,714	168	9,656	4,370	4,947	18,973
236,546	14,302	31,979	282,827	465	111,024	44,827	58,882	214,733
39,406	2,023	6,040	47,469	99	17,428	7,205	8,617	33,250
1,861	104	129	2,094	0	353	179	85	617
145,704	8,741	19,423	173,868	126	79,876	32,373	41,391	153,640
49,575	3,434	6,387	59,396	240	13,367	5,070	8,789	27,226
81,064	6,117	1,870	89,051	34	37,752	12,464	2,077	52,293
70,541	5,241	1,002	76,784	0	37,707	12,444	1,627	51,778
1,050	0	690	1,740	0	45	20	450	515
9,208	876	168	10,252	9	0	0	0	0
265	0	10	275	25	0	0	0	0
42,472	0	0	42,472	9,344	0	0	0	0
393	0	0	393	0	0	0	0	0
17,350	0	0	17,350	0	0	0	0	0
21,901	0	0	21,901	344	0	0	0	0
2,828	0	0	2,828	9,000	0	0	0	0
,384,995	301,784	453,469	5,140,248	37,610	1,259,726	536,414	699,515	2,495,655
,202,852	144,846	206,816	2,554,514	11,231	632,262	274,483	304,466	1,211,211
,182,143	156,938	246,653	2,585,734	26,379	627,464	261,931	395,049	1,284,444
353,735	25,504	15,950	395,189	17,924	61,313	31,251	18,603	111,167
114,853	15,700	2,320	132,873	0	23,360	11,325	0	34,685
55,500	14	942	56,456	17,699	555	0	700	1,255
1,734	658	1,007	3,399	0	3,800	356	1,247	5,403
53,906	0	249	54,155	196	0	0	0	0
127,742	9,132	11,432	148,306	29	33,598	19,570	16,656	69,824
,738,730	327,288	469,419	5,535,437	55,534	1,321,039	567,665	718,118	2,606,822
153	0	0	153	0	0	0	0	0
59,350	3,672	5,274	68,296	0	14,630	7,916	6,902	29,448
58,889	3,260	4,999	67,148	0	13,322	5,488	6,378	25,188
10	315	50	375	0	346	1,292	190	1,828
451	97	225	773	0	962	1,136	334	2,432
363,168	27,486	46,508	437,162	3,294	129,762	66,722	70,878	267,362
0	200	2,625	2,825	0	720	200	200	1,120
363,168	27,286	43,883	434,337	3,294	129,042	66,522	70,678	266,242
0	0	0	0	0	0	0	0	0
112,499	10,042	16,049	138,590	750	27,553	14,599	16,381	58,533
140,119	11,445	15,583	167,147	750	66,077	30,905	37,529	134,511
100,536	5,734	11,903	118,173	1,544	31,012	16,632	15,207	62,851
10,014	65	348	10,427	250	4,400	4,386	1,561	10,347
,161,401	358,446	521,201	6,041,048	58,828	1,465,431	642,303	795,898	2,903,632
,671,238	113,642	194,730	1,979,610	9,805	546,344	244,131	291,006	1,081,481
,353,197	299,537	447,088	5,099,822	38,070	1,238,812	530,660	689,162	2,458,634
,004,135	205,169	297,723	3,507,027	42,948	661,781	317,396	388,196	1,367,373
256	1	59	316	0	2,715	1,342	1,010	5,067
15.0	15.1	8.8	14.5	6.7	13.6	15.0	8.4	12.5
7.8	10.7	17.4	8.8	6.6	21.3	17.8	23.5	21.1
12.4	14.4	10.4	12.4	6.9	12.7	13.7	13.2	13.1
59.7	57.1	60.4	59.6	78.5	49.4	50.6	52.4	50.5
5.1	2.7	3.0	4.8	1.3	3.1	2.9	2.5	2.9
7.0	7.7	8.9	7.2	.0	8.9	10.4	8.9	9.2
9.1	10.3	11.7	9.4	.0	13.1	15.0	12.5	13.4
27	8	56	91	1	81	34	80	195

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 19
(Amounts in thousands of dollars)

ASSETS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURE BANKS AND TRUST COMPANI
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	779,394	244,153	372,450	1,395,997	
Currency and coin	64,232	25,586	61,947	151,765	
Reserve with Federal Reserve banks (member banks)	204,782	69,486	0	274,268	
Demand balances with banks in U.S. (except American branches of foreign banks)	132,876	53,262	283,591	469,729	2
Other balances with banks in United States	17,311	78	52	17,441	
Balances with banks in foreign countries	30,774	710	0	31,484	
Cash items in process of collection	329,419	95,031	26,860	451,310	
INVESTMENT SECURITIES - TOTAL	978,561	385,999	1,494,809	2,859,369	1,5
U.S. Treasury securities	440,108	209,632	887,483	1,537,223	9
Securities of other U.S. Government agencies and corps	76,164	23,504	110,610	210,278	
Obligations of States and subdivisions	448,473	147,799	468,129	1,064,401	3
Other securities	13,816	5,064	28,587	47,467	2
TRADING ACCOUNT SECURITIES	18,235	12,421	0	30,656	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	72,275	16,946	51,805	141,026	
OTHER LOANS AND DISCOUNTS - TOTAL	2,354,981	803,288	2,139,355	5,297,624	8
Real estate loans - total	811,246	286,195	1,007,654	2,105,095	4
Secured by farmland	37,843	19,232	148,072	205,147	3
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	36,535	9,312	23,736	69,583	
Guaranteed by Veterans Administration	20,091	5,977	10,878	36,946	
Not insured or guaranteed by FHA or VA	495,923	145,724	540,623	1,182,270	1
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	31	38	4	73	
Not insured by FHA	23,248	7,912	9,472	40,632	
Secured by other properties	197,575	98,000	274,869	570,444	
Loans to domestic commercial and foreign banks	6,297	1,065	7,384	14,746	
Loans to other financial institutions	79,274	49,560	43,049	171,883	
Loans to brokers and dealers in securities	4,606	5,254	2,959	12,819	
Other loans for purchasing or carrying securities	20,301	5,939	25,286	51,526	
Loans to farmers (excluding loans on real estate)	57,097	19,542	184,467	261,106	1
Commercial and industrial loans (incl. open market paper)	733,940	240,561	400,274	1,374,775	
Other loans to individuals - total	551,173	166,678	442,728	1,160,579	2
Passenger automobile instalment loans	185,920	60,157	175,020	421,097	
Credit cards and related plans:					
Retail (charge account) credit card plans	19,775	0	2,385	22,160	
Check credit and revolving credit plans	12,148	3,299	4,198	19,645	
Other retail consumer instalment loans	51,312	9,889	42,506	103,707	
Residential repair and modernization instalment loans	22,172	8,737	14,734	45,643	
Other instalment loans for personal expenditures	51,169	16,108	63,067	130,344	
Single-payment loans for personal expenditures	208,677	68,488	140,818	417,983	1
All other loans (including overdrafts)	91,047	28,494	25,554	145,095	
TOTAL LOANS AND SECURITIES	3,424,052	1,218,654	3,685,969	8,328,675	2,3
Bank premises, furniture and fixtures, and other assets representing bank premises	63,910	36,105	65,695	165,710	1
Real estate owned other than bank premises	7,598	379	2,192	10,169	
Investments in subsidiaries not consolidated	15	43	51	109	
Customers' liabilities on acceptances outstanding	10,073	3,427	370	13,870	
Other assets	41,825	13,328	16,746	71,899	
TOTAL ASSETS	4,326,867	1,516,089	4,143,473	9,986,429	2,8

WYOMING				OTHER AREAS[5]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
ATIONAL	STATE MEMBERS							
101,612	17,687	21,134	140,433	4,074	228,387	13,141	245,602	38,525
6,845	1,344	1,865	10,054	2,158	48,785	4,445	55,388	7,967
27,441	7,418	0	34,859	0	0	3,843	3,843	0
57,652	8,382	18,283	84,317	0	61,524	2,062	63,586	16,610
0	0	0	0	1,023	27,817	0	28,840	8,677
0	0	0	0	0	18,572	15	18,587	0
9,674	543	986	11,203	893	71,689	2,776	75,358	5,271
164,938	40,974	38,302	244,214	0	227,297	39,631	266,928	229,537
94,718	27,340	26,636	148,694	0	118,299	12,681	130,980	117,503
7,647	300	1,320	9,267	0	31,458	0	31,458	24,987
60,822	13,150	9,939	83,911	0	74,967	26,808	101,775	80,179
1,751	184	407	2,342	0	2,573	142	2,715	6,868
0	0	0	0	0	9,863	0	9,863	0
8,520	7,150	2,550	18,220	0	0	18,950	18,950	0
291,045	54,177	64,347	409,569	77,246	1,580,104	149,668	1,807,018	338,417
67,492	12,595	17,512	97,599	11,678	550,100	94,994	656,772	28,128
3,946	1,942	3,383	9,271	0	16,537	334	16,871	2,218
11,287	1,283	3,203	15,773	2,275	187,691	13,015	202,981	3,150
3,477	129	1,159	4,765	0	21,588	93	21,681	48
17,033	4,839	3,530	25,402	7,275	148,253	61,184	216,712	15,495
0	41	0	41	0	3,622	0	3,622	0
599	0	164	763	0	32,278	4,565	36,843	2,582
31,150	4,361	6,073	41,584	2,128	140,131	15,803	158,062	4,635
249	0	0	249	0	457	0	457	0
1,687	68	391	2,146	151	48,738	0	48,889	34,232
1,064	0	48	1,112	0	2,500	0	2,500	0
2,739	390	654	3,783	60	4,126	0	4,186	2,760
53,343	20,276	14,741	88,360	0	9,774	0	9,774	255
89,638	11,853	15,168	116,659	37,408	635,210	36,198	708,816	212,159
72,563	8,802	15,464	96,829	27,038	302,827	17,713	347,578	39,898
26,724	4,106	6,198	37,028	14,522	57,950	6,452	78,924	19,068
65	0	4	69	0	774	0	774	0
1,583	0	0	1,583	0	1,709	0	1,709	0
11,088	1,355	2,634	15,077	3,774	75,779	893	80,446	1,665
2,073	112	338	2,523	356	37,101	795	38,252	1,079
12,576	885	1,513	14,974	8,349	101,128	9,168	118,645	8,252
18,454	2,344	4,777	25,575	37	28,386	405	28,828	9,834
2,270	193	369	2,832	911	26,372	763	28,046	20,985
464,503	102,301	105,199	672,003	77,246	1,817,264	208,249	2,102,759	567,954
12,765	796	2,108	15,669	541	41,369	2,480	44,390	1,762
419	167	55	641	51	2,228	102	2,381	7
55	0	0	55	0	544	0	544	0
0	0	0	0	0	1,247	42	1,289	0
4,440	249	709	5,398	830	317,427	401,097	719,354	158,394
583,794	121,200	129,205	834,199	82,742	2,408,466	625,111	3,116,319	766,642

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 196
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIE
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,244,056	1,091,233	3,511,070	7,846,359	1,
Individuals, partnerships, and corporations - demand	1,440,736	443,430	1,203,901	3,088,067	
Individuals, partnerships, and corporations - time	1,763,849	632,024	2,262,026	4,657,899	91
Savings deposits	762,265	317,778	914,534	1,994,577	18
Deposits accumulated for payment of personal loans	187	0	804	991	2
Other deposits of individuals, partnerships, and corps.	1,001,397	314,246	1,346,688	2,662,331	70
Certified and officers' checks, letters of credit, travelers' checks, etc	39,471	15,779	45,143	100,393	
GOVERNMENT DEPOSITS - TOTAL	229,852	89,655	210,121	529,628	6
United States Government - demand	39,407	12,603	40,324	92,334	
United States Government - time	660	174	185	1,019	
States and subdivisions - demand	125,895	51,306	111,024	288,225	5
States and subdivisions - time	63,890	25,572	58,588	148,050	
DOMESTIC INTERBANK DEPOSITS - TOTAL	236,169	77,891	13,082	327,142	
Commercial banks in the United States - demand	234,197	72,427	13,067	319,691	
Commercial banks in the United States - time	998	44	15	1,057	
Mutual savings banks in the United States - demand	974	5,420	0	6,394	
Mutual savings banks in the United States - time	0	0	0	0	
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	23,141	704	0	23,845	
Foreign governments, central banks, etc. - demand	0	0	0	0	
Foreign governments, central banks, etc. - time	8,500	0	0	8,500	
Banks in foreign countries - demand	6,257	704	0	6,961	
Banks in foreign countries - time	8,384	0	0	8,384	
TOTAL DEPOSITS	3,733,218	1,259,483	3,734,273	8,726,974	1,42
Demand	1,886,937	601,669	1,413,459	3,902,065	50
Time	1,846,281	657,814	2,320,814	4,824,909	91
MISCELLANEOUS LIABILITIES - TOTAL	250,138	131,224	60,366	441,728	6
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	68,105	57,750	2,232	128,087	
Other liabilities for borrowed money	8,102	32,503	4,638	45,243	
Mortgage indebtedness	685	690	4,012	5,387	
Acceptances outstanding	10,074	3,427	370	13,871	
Other liabilities	163,172	36,854	49,114	249,140	6
TOTAL LIABILITIES	3,983,356	1,390,707	3,794,639	9,168,702	1,49
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	18	18	
RESERVES ON LOANS AND SECURITIES - TOTAL	50,250	16,246	40,635	107,131	1
Reserve for bad debt losses on loans	49,707	16,229	40,008	105,944	1
Other reserves on loans	93	0	136	229	
Reserves on securities	450	17	491	958	
CAPITAL ACCOUNTS - TOTAL	293,261	109,136	308,181	710,578	1,38
Capital notes and debentures	4,237	10,300	8,492	23,029	
Equity capital - total	289,024	98,836	299,689	687,549	1,38
Preferred stock	0	0	750	750	
Common stock	86,540	23,787	82,305	192,632	38
Surplus	123,177	44,673	142,454	310,304	48
Undivided profits	70,985	28,814	70,394	170,193	43
Reserve for contingencies and other capital reserves	8,322	1,562	3,786	13,670	7
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,326,867	1,516,089	4,143,473	9,986,429	2,89
MEMORANDA					
Demand deposits adjusted[7]	1,283,914	421,608	1,333,208	3,038,730	50
Average of total deposits for the 15 calendar days ending with call date	3,667,918	1,221,712	3,671,516	8,561,146	1,43
Average of total loans for the 15 calendar days ending with call date	2,362,381	798,470	2,175,361	5,336,212	90
Unearned discount on instalment loans included in total capital accounts	3,600	105	463	4,168	
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.0	16.1	9.0	14.0	10.
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.9	15.4	24.1	17.5	31.
Other securities	11.1	10.9	12.0	11.4	20.
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.1	54.1	52.9	54.5	30.
Other assets	2.9	3.5	2.1	2.6	6.
Total capital accounts	6.8	7.2	7.4	7.1	47.
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.4	10.3	10.7	10.1	82.
NUMBER OF BANKS	121	44	435	600	

WYOMING				OTHER AREAS[5]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
BERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
TIONAL	STATE MEMBERS							
27,905	93,170	101,155	622,230	50,307	1,925,712	536,442	2,512,461	379,586
35,469	43,005	42,543	271,017	19,198	595,298	109,964	724,460	74,962
37,477	49,298	57,256	344,031	29,919	1,300,836	424,522	1,755,277	291,342
108,682	23,333	24,867	156,882	17,462	464,447	37,543	519,452	51,374
0	0	0	0	0	0	0	0	4,687
128,795	25,965	32,389	187,149	12,457	836,389	386,979	1,235,825	235,281
4,959	867	1,356	7,182	1,190	29,578	1,956	32,724	13,282
63,365	15,532	14,450	93,347	16,507	157,921	69,007	243,435	46,542
6,481	985	1,102	8,568	4,579	6,400	1,952	12,931	10,104
234	22	10	246	488	3,702	7,051	11,241	994
36,386	9,476	7,355	53,217	6,011	112,713	6,818	125,542	21,592
20,284	5,049	5,983	31,316	5,429	35,106	53,186	93,721	13,852
24,435	367	197	24,999	0	53,841	1,167	55,008	3,607
24,435	350	197	24,982	0	23,764	1,167	24,931	3,607
0	0	0	0	0	29,696	0	29,696	0
0	17	0	17	0	131	0	131	0
0	0	0	0	0	250	0	250	0
0	0	0	0	0	40,390	251	40,641	207
0	0	0	0	0	0	3	3	0
0	0	0	0	0	4,500	0	4,500	0
0	0	0	0	0	3,590	248	3,838	207
0	0	0	0	0	32,300	0	32,300	0
515,705	109,069	115,802	740,576	66,814	2,177,864	606,867	2,851,545	429,942
257,730	54,700	52,553	364,983	30,978	771,474	122,108	924,560	123,754
257,975	54,369	63,249	375,593	35,836	1,406,390	484,759	1,926,985	306,188
14,311	1,764	1,345	17,420	15,922	100,572	10,712	127,206	271,649
4,300	0	0	4,300	0	11,342	2,500	13,842	0
350	500	22	872	0	13,940	0	13,940	53,623
0	0	75	75	0	14,053	943	14,996	0
0	0	0	0	0	1,247	42	1,289	0
9,661	1,264	1,248	12,173	15,922	59,990	7,227	83,139	218,026
530,016	110,833	117,147	757,996	82,736	2,278,436	617,579	2,978,751	701,591
0	0	0	0	0	0	0	0	0
4,664	996	1,105	6,765	0	10,389	932	11,321	3,929
4,598	996	1,041	6,635	0	2,083	932	3,015	3,493
16	0	10	26	0	8,231	0	8,231	436
50	0	54	104	0	75	0	75	0
49,114	9,371	10,953	69,438	6	119,641	6,600	126,247	61,122
1,600	595	0	2,195	0	11,650	0	11,650	0
47,514	8,776	10,953	67,243	6	107,991	6,600	114,597	61,122
0	0	113	113	0	0	0	0	1
6,258	921	1,615	8,794	0	37,170	400	37,570	48,054
23,638	5,096	4,992	33,726	0	46,286	4,101	50,387	10,953
16,080	2,508	3,833	22,421	6	15,772	1,855	17,633	1,114
1,538	251	400	2,189	0	8,763	244	9,007	1,000
583,794	121,200	129,205	834,199	82,742	2,408,466	625,111	3,116,319	766,642
217,140	52,822	50,268	320,230	25,506	669,621	116,213	811,340	104,772
505,313	107,370	114,656	727,339	64,527	2,067,577	540,484	2,672,588	400,381
293,025	54,292	64,036	411,353	73,079	1,582,368	157,682	1,813,129	325,225
733	8	272	1,013	0	169	0	169	0
17.4	14.6	16.4	16.8	4.9	9.5	2.1	7.9	5.0
17.5	22.8	21.6	18.9	.0	6.2	2.0	5.2	18.6
10.7	11.0	8.0	10.3	.0	3.6	4.3	3.7	11.4
51.3	50.6	51.8	51.3	93.4	65.6	27.0	58.6	44.1
3.0	1.0	2.2	2.6	1.7	15.1	64.6	24.6	20.9
8.4	7.7	8.5	8.3	.0	7.9	.7	20.6[5]	8.6
12.7	12.3	13.4	12.7	.0	9.9	.7	38.4[5]	10.9
40	13	17	70		8	1	9	11

ASSETS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

ASSETS	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA CHUSET
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	780,079	68,565	3,978	16,508	18,219	14,
Currency and coin	179,378	18,340	372	3,662	4,526	4
Demand balances with banks in the United States	499,506	40,242	2,909	11,147	12,491	[illegible]
Other balances with banks in the United States	42,964	670	150	117	10	
Cash items in process of collection	58,231	9,313	547	1,582	1,192	1,
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	2,445,609	190,527	23,018	73,651	105,315	138,
Valuation reserves	13,004	2,054	822	4	1,218	1,
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	2,458,613	192,581	23,840	73,655	106,533	140,
Direct:						
Treasury bills	122,070	13,030	1,298	3,581	4,151	3,
Treasury certificates of indebtedness	2,043	0	0	0	0	
Treasury notes maturing in 1 year or less	158,515	18,349	1,097	7,182	5,692	11,
Treasury notes maturing after 1 year	654,983	71,234	9,298	21,706	3,912	70,
United States nonmarketable bonds	13,997	1,140	0	0	4,951	
Other bonds maturing in 1 year or less	91,152	7,895	1,758	3,274	7,172	
Other bonds maturing in 1 to 5 years	437,306	46,908	6,677	19,079	34,401	6,
Other bonds maturing in 5 to 10 years	11,718	1,052	0	883	1,052	
Other bonds maturing after 10 years	762,119	30,803	419	15,742	45,179	18,
Guaranteed obligations	204,710	2,170	3,293	2,208	23	29,
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	185,388	10,132	1,730	7,034	7,426	
Valuation reserves	5,561	237	93	2	174	
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	190,949	10,369	1,823	7,036	7,600	
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	7,396,659	480,729	8,013	133,019	110,949	245,
Valuations reserves	26,765	1,056	46	1,007	2,089	
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	7,423,424	481,785	8,059	134,026	113,038	245,
Railroads	512,297	26,567	17	14,928	7,005	7,
Utilities	3,624,115	210,090	94	62,924	57,454	145,
Industrials	953,590	3,521	49	7,584	9,922	18,
Securities of Federal agencies and corporations, not guaranteed by U.S.	1,149,455	132,251	7,899	23,770	29,976	52,
All other	1,183,967	109,356	0	24,820	8,681	21,
CORPORATE STOCKS, NET - TOTAL	1,815,921	318,895	0	42,706	4,042	56,
Valuations reserves	37,918	9,790	0	523	0	
CORPORATE STOCKS, GROSS - TOTAL	1,853,839	328,685	0	43,229	4,042	56,
Bank	251,903	134,360	0	13,971	202	27,
Other	1,601,936	194,325	0	29,258	3,840	29,
TOTAL SECURITIES	11,843,577	1,000,283	32,761	256,410	227,732	441,
LOANS AND DISCOUNTS, NET - TOTAL	50,828,568	4,245,549	73,116	641,875	621,623	1,543,
Valuations reserves	120,928	1,598	1,381	465	3,004	
LOANS AND DISCOUNTS, GROSS - TOTAL	50,949,496	4,247,147	74,497	642,340	624,627	1,543,
Real estate loans - total	49,329,087	4,031,165	69,340	600,791	528,499	1,496,
Secured by farmland	106,943	2,941	4,029	1,086	585	
Secured by residential properties:						
Insured by FHA	14,742,577	644,986	2,800	160,062	170,723	432,
Guaranteed by VA	11,030,456	479,138	2,045	136,778	117,874	408,
Not insured or guaranteed by FHA or VA	17,193,309	2,289,482	46,699	220,362	215,020	494,
Secured by other properties	6,255,802	614,618	13,767	82,503	24,297	160,
Commercial and industrial loans (incl. open market paper)	206,348	10,223	0	2,013	2,358	
Loans to individuals for personal expenditures	987,198	151,905	2,350	31,090	87,010	32,
All other loans (including overdrafts)	426,863	53,854	2,807	8,446	6,760	13,
TOTAL LOANS AND SECURITIES	62,672,145	5,245,832	105,877	898,285	849,355	1,984,
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	544,666	53,082	1,238	8,690	5,855	11,
Bank premises	400,375	29,812	1,039	5,368	4,580	8,
Furniture and fixtures	96,684	9,600	135	1,571	1,169	2,
Real estate owned other than bank premises	47,607	13,670	64	1,751	106	
MISCELLANEOUS ASSETS	636,826	22,673	359	1,553	46,234	8,
TOTAL ASSETS	64,633,716	5,390,152	111,452	925,036	919,663	2,018,

NEW MPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[20]
14,011	63,140	490,862	44,595	10,806	3,874	10,716	1,166	19,421
2,732	12,486	111,315	13,318	3,123	729	1,923	263	1,837
0,070	45,996	306,466	30,099	7,649	3,082	7,000	858	14,446
223	1,235	37,587	45	0	0	1,201	0	1,104
986	3,423	35,494	1,133	34	63	592	45	2,034
78,335	213,024	1,219,894	201,967	50,993	22,310	76,241	3,454	47,954
0	126	4,783	1,383	1,342	0	9	0	13
78,335	213,150	1,224,677	203,350	52,335	22,310	76,250	3,454	47,967
1,833	31,701	25,490	9,507	3,066	1,067	1,636	0	21,736
0	0	0	0	0	0	2,043	0	0
8,066	15,140	68,005	6,389	6,060	4,665	5,634	100	902
31,510	29,208	323,255	35,297	26,133	8,071	16,629	200	8,454
50	1,506	5,242	533	0	0	0	0	575
4,527	14,982	37,779	5,439	1,268	1,779	4,012	269	998
15,805	60,677	158,194	50,444	7,052	2,332	25,595	1,512	1,794
1,719	2,199	3,881	250	0	23	0	254	50
10,722	55,906	468,751	77,943	3,863	4,323	16,017	1,109	13,147
4,103	1,831	134,080	17,548	4,893	50	4,684	10	311
4,383	16,157	94,156	35,022	1,526	204	3,438	1,122	2,795
0	50	4,286	474	2	0	0	0	6
4,383	16,207	98,442	35,496	1,528	204	3,438	1,122	2,801
78,971	437,261	4,609,427	893,409	90,637	5,565	128,801	3,229	171,000
72	3,865	7,076	3,794	3,257	0	140	0	4,290
79,043	441,126	4,616,503	897,203	93,894	5,565	128,941	3,229	175,290
2,077	46,639	275,361	96,495	3,957	180	10,103	810	20,811
37,919	239,781	2,275,042	393,716	35,244	2,192	59,696	574	104,086
5,718	59,414	582,212	219,115	20,732	962	7,218	395	18,024
26,245	56,142	657,140	92,867	20,477	1,946	32,071	1,050	15,107
7,084	39,150	826,748	95,010	13,484	285	19,853	400	17,262
67,317	41,076	1,052,182	84,138	85,567	2,116	7,222	171	53,682
1,333	0	17,146	3,472	4,999	80	0	0	575
68,650	41,076	1,069,328	87,610	90,566	2,196	7,222	171	54,257
15,540	3,466	1,327	7,003	44,448	2,195	396	62	1,439
53,110	37,610	1,068,001	80,607	46,118	1	6,826	109	52,818
229,006	707,518	6,975,659	1,214,536	228,723	30,195	215,702	7,976	275,431
964,968	2,080,058	34,850,690	2,769,353	894,898	258,973	1,048,194	27,526	808,479
2,421	2,181	102,743	0	1,878	8	51	0	5,198
967,389	2,082,239	34,953,433	2,769,353	896,776	258,981	1,048,245	27,526	813,677
877,591	2,044,209	34,057,362	2,698,491	831,886	239,505	1,026,625	26,559	800,317
2,724	84	71,006	622	32	3,150	1,427	317	18,940
184,455	614,067	10,594,829	1,191,232	209,429	71,122	189,191	4,422	273,001
156,865	393,651	8,276,806	780,322	141,862	29,912	38,157	2,765	65,432
363,170	895,048	10,811,904	516,455	371,897	106,551	585,443	14,584	262,010
170,377	141,359	4,302,817	209,860	108,666	28,770	212,407	4,471	180,934
13,723	0	148,415	20,478	6,804	2,255	75	4	0
65,099	26,770	500,095	20,904	36,832	10,659	12,738	760	8,237
10,976	11,260	247,561	29,480	21,254	6,562	8,807	203	5,123
193,974	2,787,576	41,826,349	3,983,889	1,123,621	289,168	1,263,896	35,502	1,083,910
14,531	25,621	343,379	28,419	13,754	1,735	22,416	360	13,941
11,096	17,991	263,176	19,790	11,110	1,444	16,829	182	9,857
1,658	5,331	57,659	7,472	1,737	248	3,511	129	3,523
1,777	2,299	22,544	1,157	907	43	2,076	49	561
3,266	25,366	446,921	45,898	7,506	1,414	16,000	94	11,356
225,782	2,901,703	43,107,511	4,102,801	1,155,687	296,191	1,313,028	37,122	1,128,628

LIABILITIES AND SURPLUS ACCOUNTS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
DEPOSITS - TOTAL	58,867,848	4,881,272	102,968	837,070	833,974	1,841,33
Demand deposits of individuals, partnerships, and corps.	503,982	40,000	4,731	3,065	12,142	13
Time deposits of individuals, partnerships, and corps.	58,303,307	4,838,657	94,176	827,673	818,790	1,827
Other deposits (official checks, etc.)	18,378	534	350	209	2,877	
States and subdivisions	32,660	1,492	3,490	6,001	55	15
United States Government	7,213	440	201	105	102	10
Interbank	2,308	149	20	17	8	33
TOTAL DEMAND DEPOSITS	533,836	41,112	7,797	3,386	15,176	14,09
TOTAL SAVINGS AND TIME DEPOSITS	58,334,012	4,840,160	95,171	833,684	818,798	1,827,23
MISCELLANEOUS LIABILITIES	1,068,152	54,146	93	4,533	13,346	18,51
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	59,936,000	4,935,418	103,061	841,603	847,320	1,859,84
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL[23]	4,697,716	454,734	8,391	83,433	72,343	159,11
Surplus	3,317,372	158,401	6,582	50,965	46,100	98,46
Undivided profits	970,376	208,713	1,218	28,937	26,243	53,20
Other segregations of surplus	409,968	87,620	591	3,531	0	7,44
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	64,633,716	5,390,152	111,452	925,036	919,663	2,018,96
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.2	1.3	3.6	1.8	2.0	.
U.S. Government obligations, direct and guaranteed	3.8	3.5	20.7	8.0	11.5	6.
Other securities	14.5	15.0	8.7	19.8	13.3	15.
Loans and discounts	78.6	78.8	65.6	69.4	67.6	76.
Other assets	1.8	1.4	1.4	1.1	5.7	1.
Total surplus accounts	7.3	8.4	7.5	9.0	7.9	7.
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	7.7	8.9	9.9	10.0	9.1	8.
NUMBER OF BANKS	331	69	4	31	5	

NEW AMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[20]
89,621	2,675,581	39,314,847	3,712,114	1,047,659	271,545	1,206,916	33,685	1,019,264
3,664	66,188	324,280	8,064	3,078	855	12,497	307	11,784
,085,155	2,590,070	38,983,542	3,702,125	1,044,005	268,841	1,190,784	32,894	999,499
19	10,395	1,994	1,087	40	195	51	307	0
654	8,255	516	139	443	1,627	2,489	174	7,175
50	382	4,497	699	93	1	87	3	448
79	291	18	0	0	26	1,008	0	358
3,733	77,885	331,305	9,902	3,214	1,082	12,635	617	11,899
,085,888	2,597,696	38,983,542	3,702,212	1,044,445	270,463	1,194,281	33,068	1,007,365
25,413	28,155	765,310	92,312	20,043	5,280	13,441	193	27,374
,115,034	2,703,736	40,080,157	3,804,426	1,067,702	276,825	1,220,357	33,878	1,046,638
110,748	197,967	3,027,354	298,375	87,985	19,366	92,671	3,244	81,990
56,951	101,603	2,437,297	170,447	64,245	7,791	59,579	3,079	55,872
47,848	7,645	528,556	22,987	10,605	7,567	18,443	157	8,248
5,949	88,719	61,501	104,941	13,135	4,008	14,649	8	17,870
,225,782	2,901,703	43,107,511	4,102,801	1,155,687	296,191	1,313,028	37,122	1,128,628
1.1	2.2	1.1	1.1	.9	1.3	.8	3.1	1.7
6.4	7.3	2.8	4.9	4.4	7.5	5.8	9.3	4.2
12.3	17.0	13.4	24.7	15.4	2.7	10.6	12.2	20.2
78.7	71.7	80.8	67.5	77.4	87.4	79.8	74.2	71.6
1.5	1.8	1.8	1.8	1.8	1.1	2.9	1.2	2.2
9.0	6.8	7.0	7.3	7.6	6.5	7.1	8.7	7.3
9.8	7.5	7.3	7.7	8.0	7.2	7.6	10.0	7.7
31	21	122	7	7	6	9	3	8

ASSETS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1969[22]
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	90,209,512	52,874	256,708	1,670,200	3,330,[illegible]
Currency and coin	7,364,881	5,620	33,119	235,528	512,[illegible]
Reserve with Federal Reserve banks (member banks)	21,452,826	1,455	18,602	200,332	551,294
Demand balances with banks in U.S. (except American branches of foreign banks)	20,150,586	44,134	197,401	1,174,642	2,087,674
Other balances with banks in United States	270,594	931	2,659	11,758	22,549
Balances with banks in foreign countries	381,128	19	0	1,049	823
Cash items in process of collection	40,589,497	715	4,927	46,891	156,051
INVESTMENT SECURITIES - TOTAL	123,316,871	122,165	723,189	4,932,492	9,552,895
U.S. Treasury securities	53,666,547	77,348	501,937	3,011,057	5,013,249
Securities of other U.S. Government agencies and corps.	9,414,734	21,212	144,669	850,561	1,334,301
Obligations of States and subdivisions	57,977,886	14,393	63,571	990,748	3,096,107
Other securities	2,257,704	9,212	13,012	80,126	109,238
TRADING ACCOUNT SECURITIES	3,186,363	0	0	0	109
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	9,947,079	15,261	62,046	414,826	893,267
OTHER LOANS AND DISCOUNTS - TOTAL	288,115,772	143,634	836,017	6,365,839	13,520,286
Real estate loans - total	70,448,076	22,539	196,866	1,916,546	4,337,243
Secured by farmland	4,018,377	6,546	69,153	557,042	949,267
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,325,625	511	9,509	64,882	144,605
Guaranteed by Veterans Administration	2,660,165	45	1,003	11,915	43,705
Not insured or guaranteed by FHA or VA	31,205,890	13,404	91,648	994,516	2,317,912
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	563,762	49	601	2,121	2,225
Not insured by FHA	2,648,134	114	2,215	14,475	43,769
Secured by other properties	22,026,123	1,870	22,737	271,595	835,760
Loans to domestic commercial and foreign banks	2,488,625	745	4,203	19,858	46,012
Loans to other financial institutions	15,138,249	1,788	6,651	56,503	126,066
Loans to brokers and dealers in securities	5,740,082	899	2,659	8,858	29,339
Other loans for purchasing or carrying securities	4,033,787	1,183	5,236	39,121	127,994
Loans to farmers (excluding loans on real estate)	10,338,524	27,827	296,227	1,715,453	2,399,543
Commercial and industrial loans (incl. open market paper)	108,966,330	15,506	112,551	928,286	2,408,629
Other loans to individuals - total	63,534,421	68,409	201,140	1,614,076	3,871,396
Passenger automobile instalment loans	22,759,152	29,551	97,503	719,005	1,718,769
Credit cards and related plans:					
Retail (charge account) credit card plans	2,639,497	36	132	1,001	7,732
Check credit and revolving credit plans	1,082,710	0	68	1,893	5,098
Other retail consumer instalment loans	6,289,118	6,853	21,176	171,871	440,228
Residential repair and modernization instalment loans	3,652,842	2,841	6,201	58,315	168,514
Other instalment loans for personal expenditures	9,981,083	17,655	27,040	263,532	636,731
Single-payment loans for personal expenditures	17,130,019	11,473	49,020	398,459	894,324
All other loans (including overdrafts)	7,427,678	4,738	10,484	67,138	174,064
TOTAL LOANS AND SECURITIES	424,566,085	281,060	1,621,252	11,713,157	23,966,557
Bank premises, furniture and fixtures, and other assets representing bank premises	8,099,367	8,390	21,407	169,082	394,539
Real estate owned other than bank premises	369,719	3,795	1,101	8,953	22,387
Investments in subsidiaries not consolidated	670,347	3,198	0	142	1,009
Customers' liabilities on acceptances outstanding	3,387,317	0	30	317	22,021
Other assets	6,735,775	13,657	4,044	28,712	104,425
TOTAL ASSETS	534,038,122	362,974	1,904,542	13,590,563	27,841,842

BANKS WITH DEPOSITS OF -					
0 MILLION TO 5 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
586,739	5,384,165	5,170,361	16,664,358	9,763,767	41,329,436
024,800	790,785	690,409	1,704,517	750,369	1,617,221
1,317,671	1,209,390	1,089,199	4,125,134	2,367,869	10,571,880
3,719,379	2,607,316	2,339,956	4,523,159	1,206,404	2,250,521
29,946	24,776	41,905	61,138	18,023	56,909
1,964	28,512	40,042	47,093	37,041	224,585
492,979	723,386	968,850	6,203,317	5,384,061	26,608,320
18,029,579	13,083,204	10,996,195	24,148,994	10,156,666	31,571,492
8,499,853	5,664,706	4,545,517	9,929,938	3,883,814	12,539,128
2,058,550	1,341,001	1,017,665	1,391,909	361,886	892,980
7,221,243	5,878,580	5,248,516	12,386,749	5,681,891	17,396,088
249,933	198,917	184,497	440,398	229,075	743,296
104	9,196	12,747	277,322	473,482	2,413,403
1,595,322	980,941	823,774	1,689,479	1,082,707	2,389,456
27,691,235	22,807,836	20,408,912	54,351,072	27,879,102	114,111,839
9,228,077	7,499,816	6,648,617	15,241,324	6,563,650	18,793,398
1,137,672	369,523	255,706	283,373	86,440	303,655
331,315	391,255	405,343	1,597,445	757,971	3,622,789
145,928	168,125	197,809	620,470	382,212	1,088,953
5,100,640	3,967,816	3,161,353	6,362,617	2,484,489	6,711,495
5,658	11,935	13,121	106,342	182,004	239,706
144,773	166,671	214,079	539,874	336,102	1,186,062
2,362,091	2,424,491	2,401,206	5,731,203	2,334,432	5,640,738
77,616	39,152	65,045	142,774	383,717	1,709,503
312,148	364,531	506,633	2,511,810	2,006,682	9,245,437
68,645	133,273	224,615	533,131	270,690	4,467,973
368,381	288,891	338,073	907,228	353,894	1,603,786
2,438,449	828,455	390,710	810,971	205,046	1,225,843
5,976,921	6,035,377	5,906,607	17,855,964	10,699,034	59,027,455
8,852,481	7,321,753	6,016,604	14,897,324	6,497,218	14,194,020
3,869,134	3,093,823	2,425,395	5,003,600	1,931,052	3,871,320
42,165	75,262	134,209	710,025	460,822	1,208,113
23,825	34,674	52,573	280,938	181,513	502,128
1,009,387	868,008	630,508	1,556,125	537,637	1,047,325
394,419	371,077	355,979	939,109	438,474	917,913
1,485,557	1,213,118	1,013,712	2,457,315	918,583	1,947,840
2,027,994	1,665,791	1,404,228	3,950,212	2,029,137	4,699,381
368,517	296,588	312,008	1,450,546	899,171	3,844,424
47,316,240	36,881,177	32,241,628	80,466,867	39,591,957	150,486,190
860,145	728,172	651,080	1,724,588	806,518	2,735,446
46,662	49,466	33,892	76,789	33,124	93,550
3,587	20,552	1,148	12,329	31,280	597,102
17,593	16,356	63,543	250,668	163,848	2,852,941
258,865	343,661	416,244	1,126,706	607,197	3,832,264
55,089,831	43,423,549	38,577,896	100,322,305	50,997,691	201,926,929

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1969[4]
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BANKS WITH DEPOSITS OF-				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
BUSINESS AND PERSONAL DEPOSITS - TOTAL	366,755,690	182,151	1,458,638	10,732,506	22,170,[illegible]
Individuals, partnerships, and corporations - demand	178,846,350	114,194	805,544	4,961,694	9,671,[illegible]
Individuals, partnerships, and corporations - time	175,978,086	66,434	643,515	5,685,905	12,281,169
Savings deposits	93,920,827	24,503	207,075	2,122,833	5,387,755
Deposits accumulated for payment of personal loans	1,136,018	132	1,047	17,030	55,965
Other deposits of individuals, partnerships, and corps.	80,921,241	41,799	435,393	3,546,042	6,837,449
Certified and officers' checks, letters of credit, travelers' checks, etc.	11,931,254	1,523	9,579	84,907	218,064
GOVERNMENT DEPOSITS - TOTAL	36,237,497	20,744	184,600	1,261,965	2,593,092
United States Government - demand	5,059,755	1,094	11,958	105,463	297,191
United States Government - time	213,747	35	340	4,003	8,166
States and subdivisions - demand	17,682,603	12,247	107,760	728,371	1,442,227
States and subdivisions - time	13,281,392	7,368	64,542	424,128	845,508
DOMESTIC INTERBANK DEPOSITS - TOTAL	25,038,708	1,086	8,215	48,310	104,405
Commercial banks in the United States - demand	23,446,983	925	6,972	39,794	83,810
Commercial banks in the United States - time	405,976	111	159	3,539	7,350
Mutual savings banks in the United States - demand	1,128,139	50	1,064	4,675	10,785
Mutual savings banks in the United States - time	57,610	0	20	302	2,460
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,366,796	93	250	819	10,139
Foreign governments, central banks, etc. - demand	992,522	93	250	0	4,583
Foreign governments, central banks, etc. - time	6,460,242	0	0	0	3,652
Banks in foreign countries - demand	2,620,552	0	0	819	836
Banks in foreign countries - time	293,480	0	0	0	1,068
TOTAL DEPOSITS	438,398,691	204,074	1,651,703	12,043,600	24,878,372
Demand	241,708,158	130,126	943,127	5,925,723	11,728,999
Time	196,690,533	73,948	708,576	6,117,877	13,149,373
MISCELLANEOUS LIABILITIES - TOTAL	49,276,575	39,860	16,708	159,456	474,179
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	14,730,800	0	375	5,658	15,477
Other liabilities for borrowed money	3,710,922	16,847	1,345	13,304	21,017
Mortgage indebtedness	603,447	1,905	456	3,432	10,083
Acceptances outstanding	3,483,298	0	31	460	22,216
Other liabilities	26,748,108	21,108	14,501	136,602	405,386
TOTAL LIABILITIES	487,675,266	243,934	1,668,411	12,203,056	25,352,551
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,883	0	8	20	207
RESERVES ON LOANS AND SECURITIES - TOTAL	6,193,623	713	9,874	92,037	227,805
Reserve for bad debt losses on loans	5,896,692	610	7,719	78,481	196,903
Other reserves on loans	109,558	39	1,241	7,525	16,602
Reserves on securities	187,373	64	914	6,031	14,300
CAPITAL ACCOUNTS - TOTAL	40,165,350	118,327	226,249	1,295,450	2,261,279
Capital notes and debentures	2,049,141	0	343	3,325	11,168
Equity capital - total	38,116,209	118,327	225,906	1,292,125	2,250,111
Preferred stock	107,672	0	0	304	677
Common stock	10,689,247	42,388	62,482	341,616	610,695
Surplus	17,621,043	41,717	88,822	496,467	889,707
Undivided profits	8,584,411	32,405	68,008	415,306	669,928
Reserve for contingencies and other capital reserves	1,113,836	1,817	6,594	38,432	79,104
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	534,038,122	362,974	1,904,542	13,590,563	27,841,842
MEMORANDA					
Demand deposits adjusted[7]	172,611,923	127,392	919,270	5,733,575	11,191,947
Average of total deposits for the 15 calendar days ending with call date	420,761,156	198,657	1,628,751	11,856,643	24,497,988
Average of total loans for the 15 calendar days ending with call date	278,092,292	131,882	838,810	6,427,549	13,610,390
Unearned discount on instalment loans included in total capital accounts	211,117	479	2,903	26,331	57,894
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.9	14.6	13.5	12.3	12.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.8	27.2	34.0	28.4	22.8
Other securities	11.9	6.5	4.0	7.9	11.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.8	43.8	47.2	49.9	51.8
Other assets	3.6	8.0	1.4	1.5	2.0
Total capital accounts	7.5	32.6	11.9	9.5	8.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.3	50.8	19.7	14.5	11.6
NUMBER OF BANKS	13,681	349	1,065	3,519	3,445

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
3,902,180	33,930,973	29,152,205	72,176,474	33,669,439	119,380,388
,485,143	14,743,363	12,807,902	34,770,671	18,268,658	64,217,678
4,907,753	18,740,736	15,853,295	35,925,204	14,850,092	47,023,983
12,349,733	10,033,148	8,811,075	20,814,013	8,384,029	25,786,663
170,456	227,873	173,531	254,422	63,417	172,145
12,387,564	8,479,715	6,868,689	14,856,769	6,402,646	21,065,175
509,284	446,874	491,008	1,480,599	550,689	8,138,727
4,811,400	3,305,729	3,161,536	7,868,341	4,278,640	8,751,450
645,810	376,973	315,827	940,084	544,809	1,820,546
12,177	15,999	11,592	39,190	23,779	98,466
2,522,141	1,719,312	1,546,085	3,979,001	2,538,344	3,087,115
1,631,272	1,193,445	1,288,032	2,910,066	1,171,708	3,745,323
337,087	597,727	892,330	5,247,866	3,468,326	14,333,356
306,898	525,669	840,218	4,840,259	3,324,870	13,477,568
11,859	35,978	16,668	67,985	19,956	242,371
18,265	30,088	34,748	300,289	122,971	605,204
65	5,992	696	39,333	529	8,213
18,361	65,868	249,743	307,479	285,106	9,428,938
6,330	13,307	42,577	23,975	61,326	840,081
7,390	11,500	76,728	91,988	85,921	6,183,063
4,566	31,956	98,594	178,549	132,614	2,172,618
75	9,105	31,844	12,967	5,245	233,176
49,069,028	37,900,297	33,455,814	85,600,160	41,701,511	151,894,132
22,498,437	17,887,542	16,176,959	46,513,427	25,544,281	94,359,537
26,570,591	20,012,755	17,278,855	39,086,733	16,157,230	57,534,595
1,316,582	1,753,864	1,891,381	5,970,517	4,852,667	32,801,361
92,324	159,919	338,907	2,067,019	2,509,671	9,541,450
61,785	166,089	121,963	611,913	562,458	2,134,201
31,503	38,840	44,268	158,693	63,093	251,174
23,670	17,167	67,875	259,418	164,507	2,927,954
1,107,300	1,371,849	1,318,368	2,873,474	1,552,938	17,946,582
50,385,610	39,654,161	35,347,195	91,570,677	46,554,178	184,695,493
287	666	81	2,190	424	0
511,709	449,961	412,990	1,164,138	554,321	2,770,075
462,395	413,051	385,283	1,084,751	538,239	2,729,260
22,069	13,426	9,392	30,670	2,991	5,603
27,245	23,484	18,315	48,717	13,091	35,212
4,192,225	3,318,761	2,817,630	7,585,300	3,888,768	14,461,361
58,084	83,888	94,385	389,254	344,890	1,063,804
4,134,141	3,234,873	2,723,245	7,196,046	3,543,878	13,397,557
4,930	3,600	1,728	19,565	5,897	70,971
1,147,792	957,535	833,047	2,052,971	879,746	3,760,975
1,719,171	1,355,391	1,192,290	3,266,937	1,758,028	6,812,513
1,115,556	809,417	637,532	1,680,266	829,561	2,326,432
146,692	108,930	58,648	176,307	70,646	426,666
55,089,831	43,423,549	38,577,896	100,322,305	50,997,691	201,926,929
21,052,750	16,261,514	14,052,064	34,529,767	16,290,541	52,453,103
48,129,767	37,213,119	32,515,768	82,706,743	39,414,590	142,599,130
27,899,308	22,934,737	20,450,740	54,188,239	27,250,543	104,360,094
77,708	32,661	5,666	7,475	0	0
12.0	12.4	13.4	16.6	19.1	20.5
19.2	16.1	14.4	11.3	8.3	6.7
13.6	14.0	14.1	13.1	12.5	10.2
53.2	54.8	55.0	55.9	56.8	57.7
2.2	2.7	3.0	3.2	3.2	5.0
7.6	7.6	7.3	7.6	7.6	7.2
10.5	10.3	9.8	10.3	10.4	9.8
3,194	1,104	484	413	59	49

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	890,947	475	1,287	6,204	44,18
Currency and coin	209,719	46	306	1,261	9,22
Demand balances with banks in the United States	557,371	177	922	4,196	28,087
Other balances with banks in the United States	55,535	252	0	468	4,606
Cash items in process of collection	68,322	0	59	279	2,262
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	3,230,410	365	2,806	28,822	151,062
Valuation reserves	13,004	0	0	3	163
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	3,243,414	365	2,806	28,825	151,225
Direct:					
Treasury bills	145,856	0	191	1,999	8,886
Treasury certificates of indebtedness	4,222	0	0	0	200
Treasury notes maturing in 1 year or less	224,100	75	429	2,465	13,175
Treasury notes maturing after 1 year	919,440	75	832	7,873	40,739
United States nonmarketable bonds	15,797	0	0	0	1,290
Other bonds maturing in 1 year or less	115,493	95	249	1,618	8,928
Other bonds maturing in 1 to 5 years	573,971	115	743	6,974	38,647
Other bonds maturing in 5 to 10 years	26,555	5	0	627	2,712
Other bonds maturing after 10 years	885,770	0	45	4,724	21,865
Guaranteed obligations	332,210	0	317	2,545	14,783
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	192,496	2	115	1,002	8,094
Valuation reserves	5,561	0	0	0	150
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	198,057	2	115	1,002	8,244
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	8,628,655	1,532	4,701	30,632	277,968
Valuation reserves	26,842	0	14	29	554
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	8,655,497	1,532	4,715	30,661	278,522
Railroads	583,508	200	733	2,022	17,012
Utilities	4,265,854	1,203	2,797	16,293	148,927
Industrials	1,019,117	0	187	3,212	13,681
Securities of Federal agencies and corporations, not guaranteed by U.S.	1,475,696	50	349	4,183	57,463
All other	1,311,322	79	649	4,951	41,439
CORPORATE STOCKS, NET - TOTAL	2,174,927	322	1,159	9,363	87,020
Valuation reserves	38,015	0	177	31	1,039
CORPORATE STOCKS, GROSS - TOTAL	2,212,942	322	1,336	9,394	88,059
Bank	485,730	143	479	5,012	36,324
Other	1,727,212	179	857	4,382	51,735
TOTAL SECURITIES	14,226,488	2,221	8,781	69,819	524,144
LOANS AND DISCOUNTS, NET - TOTAL	57,948,031	5,544	30,740	193,904	1,594,563
Valuation reserves	130,189	14	146	240	4,101
LOANS AND DISCOUNTS, GROSS - TOTAL	58,078,220	5,558	30,886	194,144	1,598,664
Real estate loans - total	56,137,885	5,278	27,856	182,797	1,506,816
Secured by farmland	113,629	44	814	1,242	9,125
Secured by residential properties:					
Insured by FHA	15,862,120	516	3,734	13,363	155,854
Guaranteed by VA	12,165,969	102	1,039	13,217	142,030
Not insured or guaranteed by FHA or VA	20,654,641	4,256	20,270	138,198	1,048,479
Secured by other properties	7,341,526	360	1,999	16,777	151,328
Commercial and industrial loans (incl. open market paper)	217,850	0	61	500	3,425
Loans to individuals for personal expenditures	1,243,914	102	2,315	8,615	70,412
All other loans (including overdrafts)	478,571	178	654	2,232	18,011
TOTAL LOANS AND SECURITIES	72,174,519	7,765	39,521	263,723	2,118,707
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	610,920	67	481	2,563	20,423
Bank premises	444,671	34	328	1,682	14,953
Furniture and fixtures	114,939	6	85	509	3,937
Real estate owned other than bank premises	51,310	27	68	372	1,533
MISCELLANEOUS ASSETS	673,293	268	160	902	5,823
TOTAL ASSETS	74,349,679	8,575	41,449	273,392	2,189,133

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
73,857	114,343	276,529	180,730	193,342
15,030	28,358	71,384	55,253	28,856
49,324	66,671	164,525	98,244	145,225
4,351	10,172	15,717	7,402	12,567
5,152	9,142	24,903	19,831	6,694
319,308	458,241	1,018,916	764,194	486,696
981	620	8,297	2,206	734
320,289	458,861	1,027,213	766,400	487,430
15,766	20,768	56,273	26,455	15,518
1,979	2,043	0	0	0
23,243	49,168	80,167	33,443	21,935
108,225	130,851	290,544	228,906	111,395
592	5,381	6,502	0	2,032
16,789	20,789	38,400	19,028	9,597
62,805	113,024	152,801	124,104	74,758
12,250	3,597	5,764	0	1,600
52,600	88,624	291,262	238,241	188,409
26,040	24,616	105,500	96,223	62,186
13,719	25,233	48,272	43,732	52,327
237	64	1,181	1,510	2,419
13,956	25,297	49;453	45,242	54,746
458,069	925,733	2,692,892	2,200,483	2,036,645
676	2,189	11,703	8,158	3,519
458,745	927,922	2,704,595	2,208,641	2,040,164
32,399	51,451	196,376	188,687	94,628
226,938	463,093	1,395,745	1,091,895	918,963
18,073	57,990	282,156	244,805	399,013
104,398	236,947	537,532	297,060	237,714
76,937	118,441	292,786	386,194	389,846
160,316	284,228	681,096	564,633	386,790
2,051	3,054	13,293	7,711	10,659
162,367	287,282	694,389	572,344	397,449
82,383	125,141	173,175	58,833	4,240
79,984	162,141	521,214	513,511	393,209
951,412	1,693,435	4,441,176	3,573,042	2,962,458
3,301,489	5,934,615	17,754,494	16,087,634	13,045,048
5,793	12,141	30,001	40,149	37,604
3,307,282	5,946,756	17,784,495	16,127,783	13,082,652
3,123,428	5,673,692	17,103,112	15,732,387	12,782,519
9,686	9,025	3,050	80,643	0
424,118	980,212	4,693,771	5,143,733	4,446,819
402,791	819,537	3,796,313	3,430,812	3,560,128
1,912,406	3,092,372	6,487,960	4,890,013	3,060,687
374,427	772,546	2,122,018	2,187,186	1,714,885
9,377	8,731	78,255	39,272	78,229
136,471	218,101	419,051	229,664	159,183
38,006	46,232	184,077	126,460	62,721
4,252,901	7,628,050	22,195,670	19,660,676	16,007,506
39,005	61,638	173,103	179,700	133,940
28,428	44,255	124,105	125,083	105,803
7,576	12,753	35,647	34,261	20,165
3,001	4,630	13,351	20,356	7,972
13,753	42,014	217,743	214,021	178,609
4,379,516	7,846,045	22,863,045	20,235,127	16,513,397

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DEC. 31, 1969
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	BANKS WITH DEPOSITS OF -				
LIABILITIES	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
DEPOSITS - TOTAL	67,540,464	7,368	38,083	246,264	1,976,6[illegible]
Demand deposits of individuals, partnerships, and corps.	527,043	49	107	413	18,91[illegible]
Time deposits of individuals, partnerships, and corps.	66,951,492	7,242	37,707	244,398	1,950,920
Other deposits (official checks, etc.)	18,405	0	23	332	242
States and subdivisions	33,293	47	227	1,055	6,401
United States Government	7,921	0	4	26	127
Interbank	2,310	30	15	40	37
TOTAL DEMAND DEPOSITS	557,635	50	134	771	19,299
TOTAL SAVINGS AND TIME DEPOSITS	66,982,829	7,318	37,949	245,493	1,957,338
MISCELLANEOUS LIABILITIES	1,287,835	306	259	3,274	21,992
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	68,828,299	7,674	38,342	249,538	1,998,629
SURPLUS ACCOUNTS					
SURPLUS ACCOUNTS - TOTAL	5,521,380	901	3,107	23,854	190,504
Surplus	3,777,347	250	1,722	13,021	106,206
Undivided profits	1,244,572	251	1,242	8,116	62,772
Other segregations of surplus	499,461	400	143	2,717	21,526
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	74,349,679	8,575	41,449	273,392	2,189,133
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	1.2	5.5	3.1	2.3	2.0
U.S. Government obligations, direct and guaranteed	4.3	4.3	6.8	10.5	6.9
Other securities	14.8	21.6	14.4	15.0	17.0
Loans and discounts	77.9	64.7	74.2	70.9	72.8
Other assets	1.7	3.9	1.5	1.3	1.2
Total surplus accounts	7.4	10.5	7.5	8.7	8.7
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:					
Total surplus accounts	7.9	11.6	8.3	10.0	9.6
NUMBER OF BANKS	497	3	9	32	112

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
,953,643	7,077,018	20,876,592	18,393,218	14,971,641
22,490	44,504	178,836	135,602	126,132
3,918,675	7,023,580	20,673,847	18,252,009	14,843,114
1,303	2,939	11,623	1,695	248
10,506	4,530	8,438	1,974	115
519	640	2,635	1,938	2,032
150	825	1,213	0	0
26,863	48,559	194,105	139,327	128,527
3,926,780	7,028,459	20,682,487	18,253,891	14,843,114
62,496	122,642	316,180	368,318	392,368
4,016,139	7,199,660	21,192,772	18,761,536	15,364,009
363,377	646,385	1,670,273	1,473,591	1,149,388
214,627	365,923	1,099,253	1,088,233	888,112
106,294	216,589	430,494	270,977	147,837
42,456	63,873	140,526	114,381	113,439
4,379,516	7,846,045	22,863,045	20,235,127	16,513,397
1.7	1.5	1.2	.9	1.2
7.3	5.8	4.5	3.8	2.9
14.4	15.7	15.0	13.9	15.0
75.4	75.6	77.7	79.5	79.0
1.2	1.3	1.7	1.9	1.9
8.3	8.2	7.3	7.3	7.0
9.1	8.9	7.7	7.6	7.3
112	100	93	27	9

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1969
(Amounts in thousands of dollars)

INCOME ITEM	TOTAL UNITED STATES	OTHER AREAS		50 STATES AND D.C.	ALABAMA
		PUERTO RICO	VIRGIN ISLANDS		
OPERATING INCOME - TOTAL	30,806,805	108,249	6,577	30,691,979	299,262
Interest and fees on loans	20,726,664	83,060	4,692	20,638,912	187,789
Income on federal funds sold and securities purchased under agreements to resell	811,580	838	271	810,471	8,948
Interest on U.S. Treasury securities	2,845,257	8,700	494	2,836,063	35,878
Interest and dividends on securities of other U.S. Government agencies and corporations	551,068	2,503	0	548,565	8,90
Interest on obligations of States and political subdivisions	2,215,971	3,034	595	2,212,342	25,844
Interest and dividends on other securities	134,548	685	7	133,856	685
Trust department income	1,021,900	45	0	1,021,855	5,148
Service charges on deposit accounts	1,120,196	3,331	127	1,116,738	15,326
Other service charges, collection and exchange charges, commissions, and fees	693,578	3,180	112	690,286	6,991
Other operating income	686,043	2,873	279	682,891	3,749
OPERATING EXPENSE - TOTAL	24,076,791	93,290	6,033	23,977,468	225,888
Salaries and wages of officers and employees	5,878,812	24,669	1,475	5,852,668	63,372
Pensions and other employee benefits	903,469	4,433	148	898,888	8,454
Interest on deposits	9,789,893	34,496	3,442	9,751,955	87,041
Expense of federal funds purchased and securities sold under agreements to repurchase	1,205,787	2,397	0	1,203,390	2,206
Interest on other borrowed money	433,120	794	20	432,306	924
Interest on capital notes and debentures	100,742	610	0	100,132	113
Occupancy expense of bank premises, net	1,073,339	4,695	134	1,068,510	8,021
Gross occupancy expense	1,331,926	6,204	172	1,325,550	9,692
Less rental income	258,587	1,509	38	257,040	1,671
Furniture and equipment, depreciation, rental costs, servicing, etc.	773,072	2,944	91	770,037	9,563
Provision for loan losses	521,064	2,036	92	518,936	9,802
Other operating expenses	3,397,493	16,216	631	3,380,646	36,392
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	6,730,014	14,959	544	6,714,511	73,374
APPLICABLE INCOME TAXES	2,164,419	413	39-	2,164,045	22,806
INCOME BEFORE SECURITIES GAINS OR LOSSES	4,565,595	14,546	583	4,550,466	50,568
NET SECURITIES GAINS OR LOSSES	237,707-	324	0	238,031-	565-
Gross	512,242-	482	0	512,724-	1,592-
Taxes	274,535-	158	0	274,693-	1,027-
NET INCOME BEFORE EXTRAORDINARY ITEMS	4,327,888	14,870	583	4,312,435	50,003
EXTRAORDINARY CHARGES OR CREDITS, NET	6,914	162	0	6,752	210
Gross	3,994	262	0	3,732	267
Taxes	2,920-	100	0	3,020-	57
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	235	0	0	235	12
NET INCOME	4,334,567	15,032	583	4,318,952	50,201
DIVIDENDS ON CAPITAL - TOTAL	1,769,314	3,788	0	1,765,526	15,749
Cash dividends declared on common stock	1,762,279	3,788	0	1,758,491	15,749
Cash dividends declared on preferred stock	7,035	0	0	7,035	0
TOTAL PROVISION FOR INCOME TAXES	1,505,336	665	287-	1,504,958	20,225
Federal income taxes	1,287,514	461	287-	1,287,340	17,613
State and local income taxes	217,822	204	0	217,618	2,612
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	209,124	143	30	208,951	3,685
On securities	1,986	0	0	1,986	56
Losses charged to reserves (not included above):					
On loans	697,874	2,252	127	695,495	12,573
On securities	12,448	0	0	12,448	115
NUMBER OF EMPLOYEES (end of period)	904,008	4,548	263	899,197	10,877
NUMBER OF BANKS (end of period)	13,473	8	1	13,464	268

ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE	D.C.	FLORIDA
33,860	231,199	169,812	3,426,053	295,387	352,369	85,282	182,236	813,590
20,506	171,404	109,265	2,454,372	197,070	242,500	49,101	118,051	461,663
1,030	2,426	3,937	94,091	5,295	7,707	3,777	3,840	32,105
2,916	12,606	20,443	192,747	27,221	19,983	8,976	26,284	105,122
1,165	3,747	5,536	42,329	2,602	3,627	3,030	2,957	37,799
2,913	14,687	14,270	198,239	16,864	26,839	6,865	10,094	73,210
106	381	481	15,703	549	1,874	777	574	2,116
181	4,817	1,578	87,360	11,666	22,758	8,585	7,617	18,212
2,743	12,371	8,564	152,948	18,846	16,048	1,942	8,643	43,265
1,747	5,273	3,911	113,621	11,702	7,405	1,270	2,363	21,752
553	3,487	1,827	74,643	3,572	3,628	959	1,813	18,346
28,099	192,451	132,908	2,831,089	233,832	267,736	56,159	129,628	625,497
9,283	53,848	37,914	690,526	62,250	82,799	19,508	36,728	159,776
958	7,513	4,408	105,497	8,057	13,674	2,785	3,911	20,495
9,399	78,329	46,756	1,273,987	80,338	87,620	19,078	47,145	243,608
10	4,290	1,689	141,997	7,649	5,411	28	2,177	16,557
39	103	981	36,820	3,203	2,535	93	2,180	1,660
39	1,526	626	14,947	453	1,250	0	651	1,991
1,489	9,630	7,553	137,525	10,293	16,732	2,841	7,818	23,373
1,997	11,120	8,324	158,839	15,517	18,598	3,915	8,859	30,977
508	1,490	771	21,314	5,224	1,866	1,074	1,041	7,604
1,276	6,206	6,156	74,843	10,088	11,175	2,847	4,554	26,535
1,400	3,851	4,120	66,223	7,392	5,074	1,139	4,173	22,243
4,206	27,155	22,705	288,724	44,109	41,466	7,840	20,291	109,259
5,761	38,748	36,904	594,964	61,555	84,633	29,123	52,608	188,093
1,148	12,229	9,299	197,087	22,452	33,387	11,393	23,290	52,706
4,613	26,519	27,605	397,877	39,103	51,246	17,730	29,318	135,387
170-	87-	963-	9,250-	1,202-	1,786-	1,470-	77-	5,202-
179-	235-	1,409-	20,788-	2,360-	4,290-	3,457-	416-	10,156-
9-	148-	446-	11,538-	1,158-	2,504-	1,987-	339-	4,954-
4,443	26,432	26,642	388,627	37,901	49,460	16,260	29,241	130,185
129-	37-	220-	1,716-	54	183	0	262	665
274-	81-	531-	3,490-	279-	284	0	426	223
145-	44-	311-	1,774-	333-	101	0	164	442-
0	0	17	15	2	0	0	0	0
4,314	26,395	26,405	386,896	37,953	49,643	16,260	29,503	130,850
896	9,715	6,838	180,892	13,746	22,106	9,406	12,561	33,384
896	9,715	6,837	180,819	13,746	22,106	9,406	11,929	33,374
0	0	1	73	0	0	0	632	10
962	8,096	7,395	107,253	17,793	26,939	8,580	21,521	40,340
952	7,325	7,391	64,118	14,911	18,051	7,829	20,547	40,312
10	771	4	43,135	2,882	8,888	751	974	28
714	3,584	1,860	26,321	3,234	1,785	90	1,172	6,767
0	0	5	530	0	0	0	0	19
1,797	7,918	5,701	92,418	10,320	7,038	706	5,003	25,827
0	0	4	1,991	0	7	0	0	82
1,141	8,964	6,514	102,163	9,519	12,821	2,314	5,421	27,985
9	12	246	148	223	59	19	14	470

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1969
(Amounts in thousands of dollars)

INCOME ITEM	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA
OPERATING INCOME - TOTAL	546,053	110,704	85,579	2,214,506	639,838
Interest and fees on loans	370,943	78,396	59,038	1,420,969	401,405
Income on federal funds sold and securities purchased under agreements to resell	13,830	1,327	1,760	65,174	26,966
Interest on U.S. Treasury securities	41,269	8,223	8,079	258,263	92,015
Interest and dividends on securities of other U.S. Government agencies and corporations	10,798	693	317	60,094	15,768
Interest on obligations of States and political subdivisions	30,341	9,792	6,975	164,677	40,477
Interest and dividends on other securities	4,026	716	166	12,978	1,952
Trust department income	13,012	1,130	548	86,612	14,055
Service charges on deposit accounts	31,043	3,503	5,337	52,736	21,226
Other service charges, collection and exchange charges, commissions, and fees	14,150	4,164	2,776	35,016	18,660
Other operating income	16,641	2,760	583	57,987	7,314
OPERATING EXPENSE - TOTAL	427,779	88,743	65,231	1,726,096	499,685
Salaries and wages of officers and employees	115,303	23,155	18,690	364,320	123,297
Pensions and other employee benefits	18,740	5,065	2,591	58,606	17,270
Interest on deposits	131,495	36,405	27,132	792,190	209,508
Expense of federal funds purchased and securities sold under agreements to repurchase	20,594	1,563	222	110,168	17,211
Interest on other borrowed money	16,044	98	119	34,239	1,473
Interest on capital notes and debentures	2,584	1,290	140	2,915	729
Occupancy expense of bank premises, net	21,002	4,267	2,398	64,597	21,656
Gross occupancy expense	28,769	6,491	2,864	85,296	25,882
Less rental income	7,767	2,224	466	20,699	4,226
Furniture and equipment, depreciation, rental costs, servicing, etc	16,086	3,486	2,531	48,668	18,434
Provision for loan losses	10,845	1,762	1,445	33,202	12,783
Other operating expenses	75,086	11,652	9,963	217,191	77,324
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	118,274	21,961	20,348	488,410	140,153
APPLICABLE INCOME TAXES	38,220	6,425	7,111	151,768	44,772
INCOME BEFORE SECURITIES GAINS OR LOSSES	80,054	15,536	13,237	336,642	95,381
NET SECURITIES GAINS OR LOSSES	7,392-	718-	1,680-	16,644-	1,471-
Gross	15,461-	1,292-	3,797-	37,029-	4,034-
Taxes	8,069-	574-	2,117-	20,385-	2,563-
NET INCOME BEFORE EXTRAORDINARY ITEMS	72,662	14,818	11,557	319,998	93,910
EXTRAORDINARY CHARGES OR CREDITS, NET	1,465-	0	8-	1,489	45-
Gross	1,383-	0	10-	1,242	118-
Taxes	82	0	2-	247-	73-
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	27	11
NET INCOME	71,197	14,818	11,549	321,460	93,854
DIVIDENDS ON CAPITAL - TOTAL	27,319	7,280	4,179	119,528	28,295
Cash dividends declared on common stock	27,319	7,280	4,157	119,478	28,295
Cash dividends declared on preferred stock	0	0	22	50	0
TOTAL PROVISION FOR INCOME TAXES	23,436	3,701	4,104	113,576	36,656
Federal income taxes	23,396	2,706	3,406	112,415	35,526
State and local income taxes	40	995	698	1,161	1,130
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	3,822	502	317	14,005	5,540
On securities	84	0	0	56	80
Losses charged to reserves (not included above):					
On loans	15,635	1,827	1,832	46,161	16,851
On securities	379	0	0	938	1,366
NUMBER OF EMPLOYEES (end of period)	18,105	3,755	2,926	54,803	20,213
NUMBER OF BANKS (end of period)	423	7	26	1,085	407

IOWA	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
376,198	296,414	295,933	379,854	83,779	322,662	796,075	1,328,034	566,807
229,776	175,353	182,543	234,079	56,573	211,481	538,862	918,458	363,859
7,604	8,840	10,326	10,322	2,104	14,390	23,176	30,693	6,447
61,034	48,236	48,550	57,038	5,872	37,831	55,213	132,298	66,755
17,091	11,008	6,460	5,838	650	5,305	5,130	18,438	24,807
26,559	24,186	21,184	31,651	8,177	18,736	53,611	112,630	35,759
873	485	830	1,531	485	788	2,360	6,456	1,281
4,889	2,943	7,675	2,489	2,936	5,654	43,189	30,148	13,547
14,417	14,893	9,683	18,343	4,064	18,748	29,673	39,630	24,091
8,935	7,127	5,275	13,179	1,689	6,093	19,989	20,572	17,830
5,020	3,343	3,407	5,384	1,229	3,636	24,872	18,711	12,431
293,852	219,941	217,139	293,717	66,663	232,190	612,203	1,083,566	451,086
77,568	60,730	59,423	74,118	19,225	67,449	174,967	224,815	103,679
9,437	7,370	8,075	9,662	2,979	9,892	29,033	34,750	14,857
131,467	91,643	85,389	106,926	22,823	75,624	138,820	540,582	197,219
2,493	1,550	3,176	8,013	1,411	6,345	35,673	54,457	23,127
892	593	371	2,478	368	1,045	72,347	18,051	8,912
313	529	512	564	370	624	1,995	8,275	1,442
11,800	8,427	9,446	14,745	3,642	15,007	34,072	45,185	15,973
13,790	11,357	10,939	19,293	4,365	16,696	39,348	52,499	21,893
1,990	2,930	1,493	4,548	723	1,689	5,276	7,314	5,920
12,307	7,925	8,915	12,147	3,074	10,574	22,805	28,987	17,984
5,698	7,529	6,062	10,824	1,046	4,431	15,091	12,931	7,170
41,877	33,645	35,770	54,240	11,725	41,199	87,400	115,533	60,723
82,346	76,473	78,794	86,137	17,116	90,472	183,872	244,468	115,721
21,273	21,074	25,183	25,859	3,870	37,063	70,032	67,860	38,528
61,073	55,399	53,611	60,278	13,246	53,409	113,840	176,608	77,193
677-	1,866-	739-	179	532-	2,129-	6,212-	7,795-	3,506-
1,135-	2,479-	1,813-	183-	1,027-	3,651-	17,007-	16,120-	6,279-
458-	613-	1,074-	362-	495-	1,522-	10,795-	8,325-	2,773-
60,396	53,533	52,872	60,457	12,714	51,280	107,628	168,813	73,687
173	76-	760	1,381	20-	21-	485	228-	62
170	130-	788	1,453	20-	45-	666	589-	141
3-	54-	28	72	0	24-	181	361-	79
1	0	0	0	0	0	0	0	0
60,568	53,457	53,632	61,838	12,694	51,259	108,113	168,585	73,749
16,448	15,579	14,734	17,809	6,037	18,305	49,364	60,164	25,015
16,432	15,561	14,725	17,663	6,032	18,305	49,354	58,634	24,978
16	18	9	146	5	0	10	1,530	37
18,370	18,906	21,607	23,691	2,569	30,699	49,378	40,133	29,540
18,352	17,211	21,600	23,668	2,457	27,033	35,011	30,997	20,103
18	1,695	7	23	112	3,666	14,367	9,136	9,437
2,547	2,510	1,912	3,563	681	1,629	5,853	7,255	2,725
60	0	39	144	2	0	208	0	0
7,909	9,381	7,207	12,628	1,928	6,800	19,535	19,941	10,357
5	25	1	314	3	24	767	157	0
11,945	9,117	10,550	12,009	3,516	10,211	27,437	35,389	14,317
658	602	340	230	41	121	156	330	721

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1969
(Amounts in thousands of dollars)

INCOME ITEM	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA
OPERATING INCOME - TOTAL	191,087	705,048	98,390	214,083	73,965
Interest and fees on loans	118,271	439,266	61,958	136,566	49,175
Income on federal funds sold and securities purchased under agreements to resell	6,776	19,432	2,073	4,027	2,229
Interest on U.S. Treasury securities	22,335	96,002	13,940	25,588	7,522
Interest and dividends on securities of other U.S. Government agencies and corporations	3,587	27,311	2,278	11,604	760
Interest on obligations of States and political subdivisions	16,376	52,673	7,548	12,596	5,056
Interest and dividends on other securities	450	2,794	245	512	165
Trust department income	1,404	15,631	926	4,008	1,588
Service charges on deposit accounts	10,660	21,597	5,613	8,886	4,399
Other service charges, collection and exchange charges, commissions, and fees	7,213	15,449	2,945	6,905	1,293
Other operating income	4,015	14,893	864	3,391	1,778
OPERATING EXPENSE - TOTAL	142,865	519,310	79,864	163,557	58,066
Salaries and wages of officers and employees	39,291	129,004	19,409	46,077	14,745
Pensions and other employee benefits	5,442	16,051	3,031	5,919	1,909
Interest on deposits	46,303	208,602	34,869	60,219	22,994
Expense of federal funds purchased and securities sold under agreements to repurchase	5,017	34,696	981	4,371	458
Interest on other borrowed money	355	2,375	340	560	77
Interest on capital notes and debentures	352	1,887	155	210	118
Occupancy expense of bank premises, net	5,492	19,298	2,926	6,133	3,136
Gross occupancy expense	7,634	22,450	3,658	7,388	4,110
Less rental income	2,142	3,152	732	1,255	974
Furniture and equipment, depreciation, rental costs, servicing, etc	6,580	18,867	2,776	7,667	2,061
Provision for loan losses	5,770	11,225	1,329	4,395	3,210
Other operating expenses	28,263	77,305	14,048	28,006	9,358
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	48,222	185,738	18,526	50,526	15,899
APPLICABLE INCOME TAXES	13,593	63,259	4,851	15,048	6,194
INCOME BEFORE SECURITIES GAINS OR LOSSES	34,629	122,479	13,675	35,478	9,705
NET SECURITIES GAINS OR LOSSES	1,295-	2,144-	86-	437-	517-
Gross	2,316-	5,409-	105-	822-	1,139-
Taxes	1,021-	3,265-	19-	385-	622-
NET INCOME BEFORE EXTRAORDINARY ITEMS	33,334	120,335	13,589	35,041	9,188
EXTRAORDINARY CHARGES OR CREDITS, NET	147-	247-	43-	43-	5
Gross	54-	227-	34-	38-	6
Taxes	93	20	9	5	1
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	8	0	0	0
NET INCOME	33,187	120,080	13,546	34,998	9,193
DIVIDENDS ON CAPITAL - TOTAL	12,111	44,829	5,978	12,159	3,822
Cash dividends declared on common stock	12,106	44,762	5,978	12,125	3,822
Cash dividends declared on preferred stock	5	67	0	34	0
TOTAL PROVISION FOR INCOME TAXES	11,078	54,449	4,349	13,743	4,483
Federal income taxes	11,057	50,524	4,349	13,176	4,483
State and local income taxes	21	3,925	0	567	0
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	1,615	3,701	607	1,669	1,411
On securities	5	143	0	33	0
Losses charged to reserves (not included above):					
On loans	7,606	13,485	1,688	5,241	4,128
On securities	61	381	80	62	0
NUMBER OF EMPLOYEES (end of period)	6,614	21,185	2,905	7,079	2,433
NUMBER OF BANKS (end of period)	181	661	135	437	8

NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON
60,386	870,567	89,617	5,940,833	476,600	85,331	1,333,065	325,008	279,174
41,058	562,780	57,660	4,195,157	320,861	50,025	868,295	205,658	196,866
3,023	25,931	3,150	143,516	7,438	752	39,311	9,500	2,280
6,000	81,441	9,481	350,809	33,042	13,828	155,873	42,970	21,557
475	19,494	2,522	32,341	10,648	5,698	17,986	5,175	2,517
3,310	90,389	6,194	388,357	37,959	6,403	123,568	23,095	21,179
670	7,737	114	24,818	2,035	165	5,985	3,502	533
853	24,719	1,043	338,962	11,978	622	41,444	4,986	5,476
3,330	38,304	5,493	116,803	19,094	3,234	46,828	17,004	17,973
906	11,027	2,885	100,787	15,800	3,942	21,951	8,351	7,192
761	8,745	1,075	249,283	17,745	662	11,824	4,767	3,601
45,257	662,300	69,976	4,651,530	379,853	68,099	1,011,647	247,276	231,625
12,254	174,194	19,887	1,044,330	108,576	15,843	231,879	67,298	60,456
1,864	28,675	2,386	189,276	16,487	2,306	31,517	8,420	9,466
17,429	277,165	25,719	1,834,428	138,728	34,567	440,492	94,145	100,687
282	8,676	941	395,108	9,247	220	45,435	8,655	11,880
148	1,619	172	139,537	2,958	145	8,515	1,592	1,535
21	2,971	180	33,629	2,979	83	1,920	1,069	94
2,304	36,470	3,369	214,996	16,917	2,330	39,629	8,849	10,915
2,551	40,391	3,984	254,794	20,050	2,855	55,248	13,703	11,715
247	3,921	615	39,798	3,133	525	15,619	4,854	800
1,694	23,935	3,056	100,097	14,898	2,291	31,647	10,502	7,115
999	10,905	2,364	72,477	7,257	1,437	19,617	8,755	3,319
8,262	97,690	11,902	627,652	61,806	8,877	160,996	37,991	26,158
15,129	208,267	19,641	1,289,303	96,747	17,232	321,418	77,732	47,549
5,390	53,291	6,168	466,005	30,324	4,437	94,356	21,567	14,536
9,739	154,976	13,473	823,298	66,423	12,795	227,062	56,165	33,013
178-	5,144-	36-	86,013-	4,555-	663-	20,441-	1,349-	2,126-
548-	9,034-	38-	192,756-	9,891-	796-	43,258-	2,918-	4,570-
370-	3,890-	2-	106,743-	5,336-	133-	22,817-	1,569-	2,444-
9,561	149,832	13,437	737,285	61,868	12,132	206,621	54,816	30,887
29-	59-	161	789	161	3	224	43-	20
37-	79-	166	970	84-	6	300	26-	16
8-	20-	5	181	245-	3	76	17	4-
0	0	0	0	1	0	6	1	0
9,532	149,773	13,598	738,074	62,028	12,135	206,839	54,772	30,907
3,392	54,124	4,625	419,257	23,536	4,281	77,038	19,632	13,577
3,388	54,031	4,625	415,525	23,526	4,281	77,022	19,611	13,577
4	93	0	3,732	10	0	16	21	0
4,598	42,870	5,833	266,308	18,856	3,965	60,527	17,975	5,701
4,594	42,857	4,979	176,060	15,741	3,528	60,527	16,110	2,553
4	13	854	90,248	3,115	437	0	1,865	3,148
280	4,054	1,300	32,030	1,291	443	7,996	4,469	1,579
0	0	0	428	8	0	31	0	0
929	14,581	3,787	91,637	6,966	1,676	25,370	13,693	6,302
0	388	0	146	3,852	0	415	100	0
2,127	28,913	3,325	137,122	16,193	2,360	38,296	10,551	9,835
73	226	64	295	108	166	519	425	49

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1969
(Amounts in thousands of dollars)

INCOME ITEM	PENNSYLVANIA	RHODE ISLAND	SOUTH CARCLINA	SOUTH DAKOTA	TENNESSEE
OPERATING INCOME - TOTAL	1,819,301	117,274	151,043	93,475	433,282
Interest and fees on loans	1,257,075	82,727	95,569	56,345	296,420
Income on federal funds sold and securities purchased under agreements to resell	51,543	1,386	4,574	968	9,282
Interest on U.S. Treasury securities	155,045	6,968	15,312	16,528	44,993
Interest and dividends on securities of other U.S. Government agencies and corporations	21,712	679	5,340	4,016	8,714
Interest on obligations of States and political subdivisions	143,488	9,707	10,424	5,927	30,901
Interest and dividends on other securities	11,240	312	666	205	1,164
Trust department income	81,196	7,319	2,404	739	7,704
Service charges on deposit accounts	43,551	3,940	8,971	4,140	15,028
Other service charges, collection and exchange charges, commissions, and fees	32,291	3,269	4,999	3,605	11,197
Other operating income	22,160	967	2,784	1,002	7,879
OPERATING EXPENSE - TOTAL	1,375,435	89,427	109,958	73,147	339,158
Salaries and wages of officers and employees	322,567	20,691	40,220	19,058	85,385
Pensions and other employee benefits	57,034	4,862	5,592	2,652	12,228
Interest on deposits	568,205	33,400	27,279	34,471	123,943
Expense of federal funds purchased and securities sold under agreements to repurchase	69,115	5,357	990	105	15,877
Interest on other borrowed money	30,898	1,290	138	79	9,995
Interest on capital notes and debentures	5,629	22	208	31	1,014
Occupancy expense of bank premises, net	60,899	4,196	5,212	2,893	14,083
Gross occupancy expense	71,077	6,060	5,560	3,402	18,207
Less rental income	10,178	1,864	348	509	4,124
Furniture and equipment, depreciation, rental costs, servicing, etc.	46,229	2,982	6,115	2,523	13,792
Provision for loan losses	23,418	2,107	1,961	1,734	8,353
Other operating expenses	191,441	14,520	22,243	9,601	54,488
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	443,866	27,847	41,085	20,328	94,124
APPLICABLE INCOME TAXES	133,864	10,044	14,229	5,985	26,934
INCOME BEFORE SECURITIES GAINS OR LOSSES	310,002	17,803	26,856	14,343	67,190
NET SECURITIES GAINS OR LOSSES	13,792-	922-	270-	394-	2,689-
Gross	31,619-	1,946-	538-	651-	5,006-
Taxes	17,827-	1,024-	268-	257-	2,317-
NET INCOME BEFORE EXTRAORDINARY ITEMS	296,210	16,881	26,586	13,949	64,501
EXTRAORDINARY CHARGES OR CREDITS, NET	143	69-	52	44-	909
Gross	456-	98-	75	44-	879
Taxes	599-	29-	23	0	30-
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	133	0	0	0	17-
NET INCOME	296,220	16,812	26,638	13,905	65,427
DIVIDENDS ON CAPITAL - TOTAL	134,616	8,385	9,029	5,274	18,934
Cash dividends declared on common stock	134,310	8,385	9,016	5,274	18,914
Cash dividends declared on preferred stock	306	0	13	0	20
TOTAL PROVISION FOR INCOME TAXES	93,099	6,788	12,606	5,467	20,040
Federal income taxes	92,993	5,211	11,736	4,903	19,651
State and local income taxes	106	1,577	870	564	389
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	9,562	819	758	749	2,892
On securities	17	0	0	24	2
Losses charged to reserves (not included above):					
On loans	31,740	4,313	2,792	2,301	13,087
On securities	114	0	0	0	54
NUMBER OF EMPLOYEES (end of period)	52,204	3,680	6,928	2,878	15,329
NUMBER OF BANKS (end of period)	483	11	104	163	301

TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON	WEST VIRGINIA	WISCONSIN	WYOMING
1,549,721	123,324	52,142	518,333	398,178	154,430	558,657	48,179
1,056,800	82,983	36,789	357,723	276,100	90,768	361,117	31,444
43,379	4,775	1,716	10,622	5,222	8,122	12,107	1,222
133,892	10,737	4,897	48,993	28,552	27,755	81,896	7,255
41,528	939	382	9,982	2,282	3,445	12,508	549
115,659	8,146	3,781	36,970	25,446	11,959	37,799	2,852
5,566	283	432	1,213	699	824	3,138	216
31,453	2,405	894	11,771	10,386	2,809	12,066	320
69,554	7,620	2,233	22,723	28,939	3,881	16,453	2,404
29,606	4,422	369	12,772	12,287	2,726	13,370	1,237
22,284	1,014	649	5,564	8,265	2,141	8,203	680
1,193,299	93,633	42,214	409,630	319,157	115,592	446,110	38,305
282,521	22,567	10,236	102,891	98,345	29,279	102,970	9,952
34,837	3,076	1,462	15,432	13,046	3,535	17,206	1,098
443,095	40,381	20,903	168,605	116,674	48,101	213,709	16,318
78,665	4,684	62	9,934	11,608	2,517	10,143	349
16,626	679	74	1,793	1,229	196	3,494	319
1,372	185	173	322	173	96	1,298	63
45,581	3,484	1,739	17,810	16,643	4,994	18,924	1,796
83,436	4,612	1,912	21,192	19,800	6,767	23,615	2,059
37,855	1,128	173	3,382	3,157	1,773	4,691	263
43,904	3,510	1,426	14,095	12,252	4,152	17,450	1,255
45,541	1,634	567	9,310	5,533	2,797	5,580	1,106
201,157	13,433	5,572	69,438	43,654	19,925	55,336	6,049
356,422	29,691	9,928	108,703	79,021	38,838	112,547	9,874
108,413	10,896	2,772	32,204	25,790	11,836	34,207	3,017
248,009	18,795	7,156	76,499	53,231	27,002	78,340	6,857
13,412-	4,276-	311-	2,103-	812-	454-	1,556-	102-
23,745-	8,473-	739-	3,544-	1,809-	1,257-	3,291-	317-
10,333-	4,197-	428-	1,441-	997-	803-	1,735-	215-
234,597	14,519	6,845	74,396	52,419	26,548	76,784	6,755
2,615	265	46-	149	130	36	70	31
3,436	344	67-	145	40-	64	111-	10
821	79	21-	4-	170-	28	181-	21-
3	0	0	12	3	0	0	0
237,209	14,784	6,799	74,533	52,546	26,584	76,854	6,786
81,865	7,053	2,399	31,545	16,045	8,452	25,726	2,493
81,808	7,053	2,344	31,545	16,045	8,452	25,691	2,485
57	0	55	0	0	0	35	8
83,429	6,311	1,935	23,501	20,487	10,172	28,357	2,561
83,235	5,634	1,732	23,443	20,487	10,148	22,138	2,561
194	677	203	58	0	24	6,219	0
19,687	453	266	3,381	1,563	1,065	2,623	615
9	0	1	0	0	2	0	0
62,580	1,793	729	11,862	8,050	3,138	7,146	1,582
448	0	32	128	0	4	5	0
44,397	4,281	1,817	18,432	14,704	5,061	17,000	1,536
1,157	51	43	233	91	195	600	70

INCOME OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, 1969
(Amounts in thousands of dollars)

INCOME ITEM	ALL STATES AND OTHER AREAS	CONNECTICUT	INDIANA	MAINE	MARYLAND
CURRENT OPERATING INCOME - TOTAL	3,581,559	309,840	6,655	50,975	50,300
Interest on U.S. Government obligations	130,111	11,097	1,356	4,327	4,596
Interest and dividends on other securities	503,724	43,664	569	9,050	6,070
Interest and discount on real estate mortgage loans, net	2,768,370	232,881	4,219	34,162	29,287
Interest and discount on real estate mortgage loans, gross	2,836,248	235,436	4,231	34,610	29,366
Less: Mortgage servicing fees	67,338	2,517	12	448	76
Premium amortization	541	39	0	1	[illegible]
Interest and discount on other loans and discounts, net	121,172	17,489	153	2,957	6,81[illegible]
Income on real estate other than bank building, net	126	276	2	11	5
Income on real estate other than bank building, gross	2,030	408	2	48	7
Less: Operating expense	1,904	131	0	37	3
Income on other assets	22,114	1,516	27	27	2,579
Income from service operations	35,942	2,918	329	443	948
CURRENT OPERATING EXPENSE - TOTAL	442,151	45,038	1,662	7,262	8,966
Salaries - officers	66,937	8,630	449	1,530	1,156
Salaries and wages - other employees	126,676	11,450	416	1,680	3,031
Pension, hospitalization and group insurance payments, and other employee benefits	41,860	4,033	104	452	659
Fees paid to trustees and committee members	5,484	582	52	217	55
Occupancy, maintenance, etc., of bank premises (including taxes and recurring depreciation), net	52,491	4,881	155	802	1,070
Occupancy, maintenance, etc., of bank premises (including taxes and recurring depreciation), gross	67,376	5,477	180	936	1,181
Less: Income from bank building	14,885	596	25	134	111
Deposit insurance assessments	21,145	1,732	37	301	294
Furniture and fixtures (including recurring depreciation)	19,726	2,365	49	419	188
All other current operating expenses	107,831	11,366	400	1,860	2,513
NET CURRENT OPERATING INCOME	3,139,408	264,802	4,993	43,713	41,334
FRANCHISE AND INCOME TAXES - TOTAL	61,874	9,492	174	334	1,044
State franchise and income taxes	47,572	8,577	0	12	299
Federal income taxes	14,302	915	174	321	745
NET CURRENT OPERATING INCOME AFTER TAXES	3,077,535	255,310	4,820	43,379	40,290
DIVIDENDS AND INTEREST ON DEPOSITS	2,808,141	230,623	4,156	39,819	36,517
NET CURRENT OPERATING INCOME AFTER TAXES AND DIVIDENDS	269,394	24,687	664	3,561	3,773
NONRECURRING INCOME, REALIZED PROFITS AND RECOVERIES CREDITED TO PROFIT AND LOSS, AND TRANSFERS FROM VALUATION ADJUSTMENT PROVISIONS - TOTAL	104,501	20,269	73	2,061	162
Nonrecurring income	23,743	6,097	0	103	62
Realized profits and recoveries on:					
Securities sold or matured	64,809	12,032	15	1,768	34
Real estate mortgage loans	865	57	1	20	35
Other real estate	2,555	372	6	31	0
All other assets	4,238	526	0	113	14
Transfers from valuation adjustment provisions on:					
Securities	4,463	1,061	6	21	17
Real estate mortgage loans	3,167	0	45	0	0
Other real estate	81	0	0	5	0
All other assets	573	123	0	0	0
NONRECURRING EXPENSE, REALIZED LOSSES CHARGED TO PROFIT AND LOSS, AND TRANSFERS TO VALUATION ADJUSTMENT PROVISIONS - TOTAL	160,669	12,745	432	2,088	333
Nonrecurring expense	13,434	1,660	10	141	87
Realized losses on:					
Securities sold	98,959	6,055	157	1,690	34
Real estate mortgage loans	24,246	239	1	71	10
Other real estate	2,186	36	7	69	1
All other assets	2,608	832	0	74	13
Transfers to valuation adjustment provisions on:					
Securities	15,224	3,606	101	0	0
Real estate mortgage loans	3,266	219	156	44	0
Other real estate	39	1	0	0	0
All other assets	704	97	0	0	189
NET ADDITIONS TO TOTAL SURPLUS ACCOUNTS FROM OPERATIONS	213,225	32,211	305	3,533	3,602
MEMORANDA					
Recoveries credited to valuation adjustment provisions (not included in recoveries above) on:					
Securities	1,946	9	0	0	61
Real estate mortgage loans	154	0	5	0	10
Other real estate	199	0	0	7	0
All other assets	141	1	0	0	43
Realized losses charged to valuation adjustment provisions (not included in realized losses above) on:					
Securities	5,515	96	0	0	54
Real estate mortgage loans	1,052	5	7	2	10
Other real estate	134	1	0	0	0
All other assets	562	60	0	0	175
NUMBER OF BANKS (end of period)	331	69	4	31	5

MASSACHU-SETTS	NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENNSYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	OTHER STATES OR AREAS[20]
112,949	71,584	155,997	2,389,429	205,769	66,103	16,498	80,868	2,083	62,510
9,438	4,319	11,341	63,732	9,290	2,719	1,391	3,635	180	2,690
17,653	9,582	23,994	317,988	46,740	9,703	415	7,453	229	10,615
81,735	50,591	115,475	1,900,314	143,342	47,849	13,273	67,403	1,552	46,289
83,578	51,279	117,919	1,949,831	150,425	49,518	13,374	67,672	1,569	47,440
1,520	654	1,948	49,917	7,047	1,668	101	269	17	1,144
324	35	497	401-	36	1	0	0	0	6
3,189	6,198	2,300	69,426	3,556	5,220	1,150	1,401	69	1,249
9	43	15-	218-	4	46-	4	57	1	8-
58	73	11	1,332	27	44-	5	90	1	13
49	30	26	1,550	23	2	0	32	0	21
447	104	371	14,202	1,580	65	166	401	6	622
479	747	2,532	23,985	1,257	591	98	517	47	1,052
13,051	9,940	23,472	267,935	28,486	11,392	2,147	12,594	467	9,739
1,865	2,234	4,274	36,545	3,268	2,121	533	2,570	119	1,644
3,793	2,370	6,057	78,901	9,545	2,916	514	3,500	113	2,388
988	769	2,160	26,856	2,782	1,114	192	1,049	26	676
122	247	420	3,227	75	134	67	143	10	135
1,677	797	2,814	33,921	2,947	1,103	180	1,117	72	957
1,897	1,348	2,903	43,141	5,430	1,544	239	1,654	74	1,375
220	552	89	9,220	2,482	441	59	537	2	417
689	411	923	14,143	1,211	377	92	515	13	408
936	234	1,570	10,499	1,433	494	83	707	25	725
2,982	2,879	5,256	63,843	7,224	3,132	488	2,994	90	2,805
99,898	61,644	132,525	2,121,494	177,283	54,711	14,351	68,274	1,616	52,771
1,590	843	1,837	42,239	1,077	1,222	183	1,552	18	269
1,504	483	0	34,792	806	894	18	1	4	182
86	360	1,837	7,447	271	329	166	1,551	14	87
98,308	60,801	130,688	2,079,255	176,206	53,488	14,168	66,722	1,598	52,502
91,612	52,426	117,312	1,900,372	167,876	47,187	12,766	58,286	1,341	47,849
6,696	8,375	13,376	178,883	8,330	6,301	1,402	8,435	257	4,654
3,917	2,448	8,114	57,972	2,086	1,882	126	424	19	4,948
372	691	1,006	14,728	420	68	20	126	13	36
2,967	1,373	4,663	36,506	1,233	1,718	93	20	0	2,386
18	8	30	434	3	78	6	77	2	97
24	21	63	1,859	1	2	6	156	0	14
6	20	6	1,114	2	2	1	16	4	2,415
44	137	418	2,397	357	0	0	5	0	0
124	158	1,921	862	49	0	0	7	0	0
0	7	0	32	21	0	0	16	0	0
362	33	0	41	0	15	0	0	0	0
6,132	3,608	6,642	117,270	2,648	2,238	159	1,307	62	5,006
424	295	202	9,708	198	182	21	463	5	39
5,387	2,151	3,292	73,841	1,865	1,820	48	699	53	1,866
113	8	45	23,599	17	75	7	15	3	43
130	29	167	1,578	17	65	76	3	0	7
51	130	49	1,312	10	24	3	33	2	75
11	298	2,501	5,528	509	0	1	70	0	2,600
0	615	382	1,480	0	0	0	21	0	349
0	0	0	21	7	0	0	3	0	7
16	83	0	203	25	71	2	0	0	19
4,481	7,215	14,848	119,585	7,769	5,946	1,369	7,552	213	4,596
0	0	0	153	0	1,723	0	0	0	0
0	9	7	121	0	2	0	0	0	0
0	192	0	0	0	0	0	0	0	0
0	71	0	10	0	11	0	0	0	5
1	9	0	2,368	167	2,634	3	70	0	113
0	25	36	946	0	7	0	0	0	15
0	5	0	125	0	0	0	0	0	3
0	174	0	35	0	79	0	0	0	40
8	31	21	122	7	7	6	9	3	8

Technical Notes

The Report of Condition used by the Federal bank supervisory agencies to obtain asset, liability, and capital account data from banks was revised in 1969. As a result, some items are not exactly comparable to those of previous years; other items are new and have no earlier counterparts. All such items are discussed in detail on page 126. The Report of Income was also revised in 1969. Since back data on income are not included in this publication, problems of comparability are not covered here. Income items affected by the revisions are identified in the 1969 *Annual Report* of the Federal Deposit Insurance Corporation.

Beginning with the first call in 1969, every bank with total resources of $50 million or more was required to prepare its Report of Condition on an accrual basis. Prior to that call, Reports of Condition were allowed to be submitted on either a cash or an accrual basis, according to each bank's method of bookkeeping. Beginning with the first call in 1970, every bank with total resources of $25 million or more will also be required to prepare its Report of Condition on an accrual basis. Those commercial banks with total resources under $25 million, and hence not subject to full accrual requirements, are nonetheless required to report instalment loans on an accrual accounting basis or to disclose the amount of unearned income on instalment loans carried in the undivided profits or other capital accounts.

Commercial banks were also required, as of the first call of 1969, to prepare the Reports of Condition on a consolidated basis. This includes the bank's majority-owned bank premises subsidiaries and other majority-owned significant domestic subsidiaries, including subsidiaries of subsidiaries that are significant to the parent bank. Other majority-owned significant subsidiaries are those meeting either of the following tests of relative significance: (1) any majority-owned subsidiary in which the bank's investment represents 5 percent or more of the equity capital accounts of the parent bank, or (2) any majority-owned subsidiary whose gross operating revenues amount to 5 percent or more of the gross operating revenue of the parent bank.

The number of banks, other than national, as shown in this report, by state may not always agree with the number of banks shown in reports published by the various state banking departments. For some states, the figures presented here include a few institutions not tabulated as banks in the state reports; for other states, some institutions which are tabulated as banks in the state reports are not included in this report. The line of demarcation between banks and other types of financial institutions is not always clear. In this report, provision of deposit facilities for the general public is the chief criterion. However, trust companies engaged in general fiduciary business, though not in deposit banking, are included. Credit unions and savings and loans are excluded, except in the case of a few which accept deposits under the terms of special charters.

Noninsured bank figures were obtained chiefly from state banking authorities. Those for which data are not available are: two for December 31, 1969; two for June 30, 1969; two for December 31, 1968; three for December 30, 1967; three for December 31, 1966; and seven for December 31, 1965.

DEFINITION OF "OTHER AREAS"

AREA	INCLUDES
Pacific Islands	
(U.S. Possessions)	
American Samoa	1 noninsured branch of insured Hawaii bank
Mariana Islands (Guam)	4 insured branches of insured California bank, 1 insured branch of New York national bank. and 1 insured branch of insured Hawaii bank
Midway Islands (Sand Island)	1 noninsured branch of insured Hawaii bank
Wake Island	1 noninsured branch of insured Hawaii bank
(Trust Territories)	
Caroline Islands:	
Palau Islands (Koror Island)	1 noninsured branch of insured Hawaii bank
Ponape Island	1 noninsured branch of insured Hawaii bank
Truk Atoll (Moen Island)	1 noninsured branch of insured California bank
Mariana Islands (Saipan)	1 noninsured branch of insured California bank
Marshall Islands	
Kwajalein Atoll	1 noninsured branch of insured California bank and 2 noninsured branches of insured Hawaii bank
Panama Canal Zone (Balboa)	2 noninsured branches of 2 New York national banks
Puerto Rico	18 insured branches of 2 New York national banks
Virgin Islands	1 national bank, 3 insured branches of California national bank, and 10 insured branches of 2 New York national banks

Note: Data for these branches are not included in the figures for the states in which the parent banks are located.

Report of Condition
New and Revised Asset Items

Investment securities - total—formerly shown net of reserves and included trading account securities.

Trading account securities—previously reported with other types of security investment accounts.

Other loans and discounts - total—now includes valuation reserves and excludes "Federal funds sold and securities purchased under agreements to resell." Earlier data have been revised to correspond.

Real estate loans secured by residential properties—now divided into two categories, those secured by 1- to 4-family and those secured by multifamily properties, for which there are no earlier comparable data. To allow some basis of comparison with earlier years, data for the sum of these groups appear in the 1- to 4-family category.

Total loans and securities—previously appeared as net amounts; now includes valuation reserves for both loans and securities. Earlier figures have been revised to include loan reserves, but no data are available prior to June 30, 1969, for security reserves.

Bank premises, furniture and fixtures, and other assets representing bank premises; and

Real estate owned other than bank premises—data for 1969 not comparable to data for prior dates because of the elimination of investment in bank subsidiaries and the inclusion of the book value of bank premises.

Investments in subsidiaries not consolidated—formerly included in "Other securities."

Report of Condition
New and Revised Liability Items

Deposits of individuals, partnerships, and corporations—demand and time deposits of savings and loan associations are no longer reported separately.

Mortgage indebtedness—formerly part of "Other liabilities." Now includes mortgage liabilities of consolidated subsidiaries.

Minority interest in consolidated subsidiaries—a new item for which data are not available prior to June 30, 1969.

Reserve for bad debt losses on loans; and

Other reserves on loans—data were previously classified as "Valuation reserves" and shown on the asset side as a deduction from "Loans and discounts, gross - total."

Reserves on securities—deducted from "Securities - total" prior to June 30, 1969, and not shown separately.

Average of total deposits for the 15 calendar days ending with call date; and

Average of total loans for the 15 calendar days ending with call date—with the exception of June 30, 1966, this information not available prior to June 30, 1969.

Unearned discount on instalment loans included in total capital accounts—not available prior to June 30, 1969.

Footnotes

1. Excludes 1 noninsured trust company in Massachusetts not engaged in deposit banking.

2. Includes asset and liability figures for 15 branches of foreign banks (tabulated as banks) licensed to do a deposit business in the state of New York. Capital is not allocated to these branches by the parent banks.

3. Data for branches of foreign banks referred to in the previous footnote have been excluded in computing this ratio for noninsured banks of deposit and in total columns.

4. Amounts shown as deposits are special accounts and uninvested trust funds, with the latter classified as demand deposits of individuals, partnerships, and corporations. Includes 1 trust company, a member of the Federal Reserve System.

5. For the definitions of "Other Areas" and the banks from them included in these tables, see the "Technical Notes." Only asset and liability data are included for branches of banks headquartered in one of the 50 states; because no capital is allocated to these branches, they are excluded from the computation of ratios of capital accounts to assets.

6. All mutual savings banks not insured by the FDIC are located in Massachusetts, with the exception of 2 banks in Maine. The latter have been combined with Massachusetts to avoid disclosure.

7. Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

8. Excluded from "Other securities" for December 31, 1966, are corporate stocks, other than Federal Reserve bank stock, of national banks; such data were reported with "Other assets."

9. For December 31, 1965, "Federal funds sold" were not reported separately; most of these were reported with "Loans to domestic commercial and foreign banks." Prior to 1967, "Securities purchased under agreements to resell" were reported with "Loans to domestic commercial and foreign banks" and "Other loans for purchasing or carrying securities."

10. For December 31, 1965-1967, loans extended under credit cards and related plans were distributed among the other instalment loan items.

11. Prior to 1967, these data were reported net of mortgages and other liens.

12. Before 1967, "Securities sold under agreements to repurchase" were reported with "Other liabilities for borrowed money."

13. Includes 1 member bank of the Federal Reserve System and 7 nonmembers.

14. Includes 2 member banks of the Federal Reserve System and 12 nonmembers.

15. Includes 1 member bank of the Federal Reserve System and 2 nonmembers.

16. Includes asset and liability data for 9 insured branches of 3 insured nonmember Puerto Rican banks.

17. Includes 1 member bank of the Federal Reserve System and 3 nonmembers.

18. Includes 1 member bank of the Federal Reserve System and 22 nonmembers.

19. A segregation of loans and discounts is omitted in those states and areas where there are less than 3 noninsured banks.

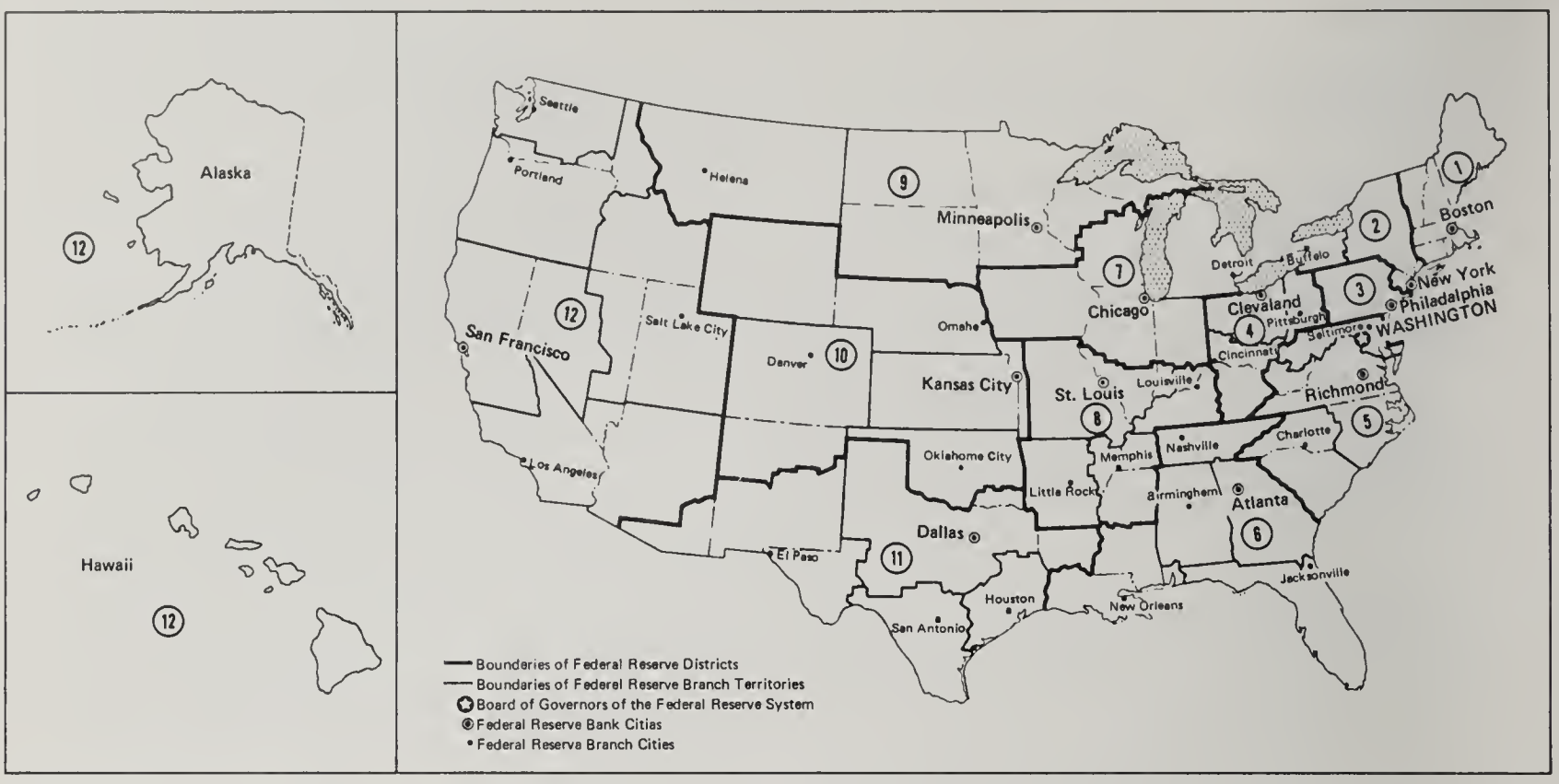
20. Includes all of the following banks: 2 in Alaska, 2 in Delaware, 1 in Minnesota, 1 in Ohio, 1 in Oregon, and 1 in Puerto Rico.

21. Includes par value of debentures aggregating $4,617,000 of the following banks: 2 in Alaska, 1 in New Hampshire, 1 in New York, 1 in Washington, and 1 in Puerto Rico.

22. Data for branches in U.S. possessions and trust territories of banks headquartered in the U.S. and 3 insured nonmember Puerto Rican banks are not included in this table.

23. Includes 2 member banks of the Federal Reserve System and 83 nonmembers.

FEDERAL RESERVE SYSTEM



FEDERAL RESERVE BANKS

Presidents and Addresses

Boston
Frank E. Morris
30 Pearl Street
Boston, Massachusetts 02106

New York
Alfred Hayes
33 Liberty Street
New York, New York 10045

Philadelphia
David P. Eastburn
925 Chestnut Street
Philadelphia, Pennsylvania 19101

Cleveland
W. Braddock Hickman
1455 East Sixth Street
P.O. Box 6387
Cleveland, Ohio 44101

Richmond
Aubrey N. Heflin
100 North Ninth Street
Richmond, Virginia 23213

Atlanta
Monroe Kimbrel
104 Marietta Street, N.W.
Atlanta, Georgia 30303

Chicago
Ernest T. Baughman
First Vice President
230 South LaSalle Street
P.O. Box 834
Chicago, Illinois 60690

St. Louis
Darryl R. Francis
411 Locust Street
P.O. Box 442
St. Louis, Missouri 63166

Minneapolis
Hugh D. Galusha, Jr.
73 South Fifth Street
Minneapolis, Minnesota 55440

Kansas City
George H. Clay
925 Grand Avenue
Federal Reserve Station
Kansas City, Missouri 64198

Dallas
Philip E. Coldwell
400 South Akard Street
Station K
Dallas, Texas 75222

San Francisco
Eliot J. Swan
400 Sansome Street
San Francisco, California 94120

FEDERAL DEPOSIT INSURANCE CORPORATION REGIONAL OFFICES

Regional Directors and Addresses

Atlanta Lewis C. Beasley
Two Peachtree St., N.W., Suite 3030
Atlanta, Georgia 30303

Boston Mark J. Laverick
Two Center Plaza, Room 810
Boston, Massachusetts 02108

Chicago John J. Early
164 West Jackson Blvd., Rm. 1500
Chicago, Illinois 60604

Columbus William D. Allen
37 West Broad Street, Suite 600
Columbus, Ohio 43215

Dallas Quinton Thompson
300 North Ervay Street, Suite 3300
Dallas, Texas 75201

Kansas City Stanley Pugh
925 Grand Avenue, Room 1708
Kansas City, Missouri 64106

Madison Wallace A. Ryen
110 E. Main Street, Room 715
Madison, Wisconsin 53703

Memphis James W. Thompson
165 Madison Avenue, Suite 1010
Memphis, Tennessee 38103

Minneapolis Roger B. West
109 South 7th Street, Suite 710
Minneapolis, Minnesota 55402

New York Claude C. Phillippe
345 Park Avenue
New York, New York 10022

Philadelphia Charles E. Doster
630 Chestnut Street, Suite 972
Philadelphia, Pennsylvania 19106

Richmond Albert E. Clark
908 E. Main Street, Suite 435
Richmond, Virginia 23219

St. Louis John Stathos
720 Olive Street, Suite 2909
St. Louis, Missouri 63101

San Francisco Walter W. Smith
44 Montgomery Street, Suite 3600
San Francisco, California 94104

COMPTROLLER OF THE CURRENCY REGIONAL OFFICES

Regional Administrators and Addresses

Boston John L. Donovan
J. F. Kennedy Fed. Bldg., Room 1600
Boston, Massachusetts 02203

New York Charles M. Van Horn
33 Liberty Street, Room 520
New York, New York 10005

Philadelphia R. Coleman Egertson
925 Chestnut Street
Philadelphia, Pennsylvania 19107

Cleveland John W. Shaffer, Jr.
One Erieview Plaza
Cleveland, Ohio 44114

Richmond Page D. Cranford
Federal Office Building
400 N. Eighth Street, Room 5215
Richmond, Virginia 23240

Atlanta Joseph M. Ream
1510 1st Nat'l. Bank Bldg.
Two Peachtree Street, N.W.
Atlanta, Georgia 30303

Chicago Joseph G. Lutz
164 West Jackson Blvd, Room 715
Chicago, Illinois 60604

Memphis Kenneth W. Leaf
1st Nat'l. Bank Bldg.
165 Madison Avenue, Room 1900
Memphis, Tennessee 38103

Minneapolis Donald B. Smith
822 Marquette Ave., Room 300
Minneapolis, Minnesota 55402

Kansas City John R. Burt
911 Main Street, Suite 2616
Kansas City, Missouri 64105

Dallas Michael Doman
1401 Elm Street, Suite 4500
Dallas, Texas 75202

Denver John R. Thomas
1575 Sherman Street, Room 524
Denver, Colorado 80203

Portland H. Joe Selby
707 S.W. Washington St., Rm. 900
Portland, Oregon 97205

San Francisco Arnold E. Larsen
555 California Street, Suite 3939
San Francisco, California 94104

FDIC

FEDERAL DEPOSIT INSURANCE CORPORATION
550 17th Street, N.W., Washington, D.C. 20429

P 8020-22 69

332.1
F31ca
1970 Je

ASSETS AND LIABILITIES

COMMERCIAL AND MUTUAL SAVINGS BANKS

June 30, 1970

FEDERAL DEPOSIT INSURANCE CORPORATION
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
OFFICE OF THE COMPTROLLER OF THE CURRENCY

Publication and Distribution by FDIC

Contents

Assets, Liabilities, and Capital Accounts of All Commercial Banks and Nondeposit Trust Companies, by Insurance Status and Class of Bank, United States and Other Areas, June 30, 1970 2

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Insurance Status, United States and Other Areas, June 30, 1970 6

Assets, Liabilities, and Capital Accounts of All Commercial Banks, Selected Call Dates, United States and Other Areas, June 30, 1966, to June 30, 1970 8

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, Selected Call Dates, United States and Other Areas, June 30, 1966, to June 30, 1970 10

Assets, Liabilities, and Capital Accounts of Insured Commercial Banks, by Class of Bank, June 30, 1969, December 31, 1969, and June 30, 1970 12

Assets, Liabilities, and Capital Accounts of All Member Banks, by Class of Bank and Federal Reserve District, June 30, 1970 16

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Insurance Status and Class of Bank, by State and Other Areas, June 30, 1970 34

Assets, Liabilities, and Surplus Accounts of Insured Mutual Savings Banks, by State and Other Areas, June 30, 1970 102

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Size of Bank, United States and Other Areas, June 30, 1970 106

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Size of Bank, United States and Other Areas, June 30, 1970 110

Technical Notes 114

Footnotes 115

Boundaries of Federal Reserve Districts and Their Branch Territories; Federal Reserve Banks; Federal Deposit Insurance Corporation Regional Offices; Comptroller of the Currency Regional Offices 116

ASSETS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS
JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	UNITED STATES AND OTHER AREAS[5]					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTE
			TOTAL	NATIONAL	STATE[1]	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	85,909,632	85,086,666	75,598,145	52,000,544	23,597,601	9,488,5
Currency and coin	7,141,544	7,106,654	5,487,542	4,150,768	1,336,774	1,619
Reserve with Federal Reserve banks (member banks)	21,532,330	21,532,330	21,532,330	16,285,978	5,246,352	
Demand balances with banks in U.S. (except American branches of foreign banks)	18,035,319	17,370,388	10,452,787	8,361,267	2,091,520	6,917,601
Other balances with banks in United States	285,151	254,858	167,856	143,624	24,232	87,002
Balances with banks in foreign countries	399,524	343,840	315,928	187,003	128,925	27,912
Cash items in process of collection	38,515,764	38,478,596	37,641,702	22,871,904	14,769,798	836,894
SECURITIES - TOTAL	127,700,683	126,449,958	95,491,472	71,526,495	23,964,977	30,958,486
U.S. Treasury securities	51,860,255	51,390,820	37,344,965	28,212,097	9,132,868	14,045,855
Securities of other U.S. Government agencies and corps.	10,198,281	9,995,016	6,152,716	4,790,965	1,361,751	3,842,300
Obligations of States and subdivisions	63,152,940	62,709,981	50,127,351	37,064,271	13,063,080	12,582,630
Other securities	2,489,207	2,354,141	1,866,440	1,459,162	407,278	487,701
INVESTMENT SECURITIES - TOTAL	124,721,827	123,475,545	92,566,512	69,482,585	23,083,927	30,909,033
U.S. Treasury securities	50,982,270	50,517,278	36,495,081	27,567,557	8,927,524	14,022,197
Securities of other U.S. Government agencies and corps.	9,777,131	9,573,866	5,748,377	4,509,768	1,238,609	3,825,489
Obligations of States and subdivisions	61,519,591	61,076,632	48,500,775	35,989,743	12,511,032	12,575,857
Other securities	2,442,835	2,307,769	1,822,279	1,415,517	406,762	485,490
TRADING ACCOUNT SECURITIES - TOTAL	2,978,856	2,974,413	2,924,960	2,043,910	881,050	49,453
U.S. Treasury securities	877,985	873,542	849,884	644,540	205,344	23,658
Securities of other U.S. Government agencies and corps.	421,150	421,150	404,339	281,197	123,142	16,811
Obligations of States and subdivisions	1,633,349	1,633,349	1,626,576	1,074,528	552,048	6,773
Other securities	46,372	46,372	44,161	43,645	516	2,211
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	11,203,002	10,877,751	8,277,105	6,544,113	1,732,992	2,600,646
With domestic commercial banks	10,672,712	10,350,461	7,766,063	6,074,469	1,691,594	2,584,398
With brokers and dealers in securities	339,740	336,740	330,494	298,697	31,797	6,246
With others	190,550	190,550	180,548	170,947	9,601	10,002
OTHER LOANS AND DISCOUNTS - TOTAL	288,152,972	286,052,783	233,372,281	170,666,608	62,705,673	52,680,502
Real estate loans - total	71,291,260	70,961,829	53,519,027	40,846,231	12,672,796	17,442,802
Secured by farmland	4,054,310	4,029,714	1,973,418	1,548,587	424,831	2,056,296
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,223,513	7,121,922	6,251,866	5,216,019	1,035,847	870,056
Guaranteed by Veterans Administration	2,575,045	2,521,351	2,176,995	1,749,294	427,701	344,356
Not insured or guaranteed by FHA or VA	31,733,090	31,643,881	23,347,843	18,254,813	5,093,030	8,296,038
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	576,921	574,539	526,306	282,732	243,574	48,233
Not insured by FHA	2,736,220	2,731,858	2,206,608	1,476,848	729,760	525,250
Secured by other properties	22,392,161	22,338,564	17,035,991	12,317,938	4,718,053	5,302,573
Loans to domestic commercial and foreign banks	2,536,373	2,457,448	2,228,151	1,356,672	871,479	229,297
Loans to other financial institutions	14,452,033	14,307,600	13,466,670	8,915,621	4,551,049	840,930
Loans to brokers and dealers in securities	3,972,371	3,885,941	3,748,746	1,705,322	2,043,424	137,195
Other loans for purchasing or carrying securities	3,568,615	3,545,295	2,922,666	1,971,187	951,479	622,629
Loans to farmers (excluding loans on real estate)	11,258,947	11,240,836	6,641,153	5,556,779	1,084,374	4,599,683
Commercial and industrial loans (incl. open market paper)	109,321,072	108,278,105	95,548,469	67,743,184	27,805,285	12,729,636
Other loans to individuals - total	64,574,674	64,270,398	48,791,586	37,905,364	10,886,222	15,478,812
Passenger automobile instalment loans	22,580,650	22,466,491	16,112,958	13,092,184	3,020,774	6,353,533
Credit cards and related plans:						
Retail (charge account) credit card plans	3,054,467	3,054,462	2,766,909	2,208,081	558,828	287,553
Check credit and revolving credit plans	1,183,703	1,182,240	1,037,364	721,552	315,812	144,876
Other retail consumer instalment loans	7,003,526	6,981,796	5,023,574	4,128,137	895,437	1,958,222
Residential repair and modernization instalment loans	3,623,000	3,616,790	2,818,570	2,111,541	707,029	798,220
Other instalment loans for personal expenditures	10,113,629	10,032,922	7,378,527	5,621,052	1,757,475	2,654,395
Single-payment loans for personal expenditures	17,015,699	16,935,697	13,653,684	10,022,817	3,630,867	3,282,013
All other loans (including overdrafts)	7,177,627	7,105,331	6,505,813	4,666,248	1,839,565	599,518
TOTAL LOANS AND SECURITIES	427,056,657	423,380,492	337,140,858	248,737,216	88,403,642	86,239,634
Bank premises, furniture and fixtures, and other assets representing bank premises	8,598,407	8,549,723	6,911,637	5,334,964	1,576,673	1,638,086
Real estate owned other than bank premises	397,957	388,435	291,453	231,747	59,706	96,982
Investments in subsidiaries not consolidated	738,663	718,234	709,850	558,695	151,155	8,384
Customers' liability on acceptances outstanding	4,034,721	3,954,569	3,793,198	2,231,073	1,562,125	161,371
Other assets	8,196,120	7,833,029	7,098,176	5,240,170	1,858,006	734,85
TOTAL ASSETS	534,932,157	529,911,148	431,543,317	314,334,409	117,208,908	98,367,83

UNITED STATES AND OTHER AREAS[5]			UNITED STATES			OTHER AREAS[5]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT[2]	NONDEPOSIT TRUST COMPANIES[4]	TOTAL	INSURED	NONINSURED	TOTAL	INSURED	NONINSURED
822,966	771,472	51,494	85,631,180	84,885,472	745,708	278,452	201,194	77,258
34,890	34,446	444	7,089,929	7,061,374	28,555	51,615	45,280	6,335
0	0	0	21,525,897	21,525,897	0	6,433	6,433	0
664,931	621,697	43,234	17,940,947	17,330,296	610,651	94,372	40,092	54,280
30,293	22,589	7,704	267,333	246,706	20,627	17,818	8,152	9,666
55,684	55,591	93	389,773	334,091	55,682	9,751	9,749	2
37,168	37,149	19	38,417,301	38,387,108	30,193	98,463	91,488	6,975
1,250,725	1,016,284	234,441	127,148,244	126,177,479	970,765	552,439	272,479	279,960
469,435	424,135	45,300	51,569,170	51,248,041	321,129	291,085	142,779	148,306
203,265	192,879	10,386	10,123,772	9,960,111	163,661	74,509	34,905	39,604
442,959	333,053	109,906	62,975,135	62,618,644	356,491	177,805	91,337	86,468
135,066	66,217	68,849	2,480,167	2,350,683	129,484	9,040	3,458	5,582
1,246,282	1,011,841	234,441	124,179,071	123,212,749	966,322	542,756	262,796	279,960
464,992	419,692	45,300	50,691,185	50,374,499	316,686	291,085	142,779	148,306
203,265	192,879	10,386	9,710,526	9,546,865	163,661	66,605	27,001	39,604
442,959	333,053	109,906	61,343,565	60,987,074	356,491	176,026	89,558	86,468
135,066	66,217	68,849	2,433,795	2,304,311	129,484	9,040	3,458	5,582
4,443	4,443	0	2,969,173	2,964,730	4,443	9,683	9,683	0
4,443	4,443	0	877,985	873,542	4,443	0	0	0
0	0	0	413,246	413,246	0	7,904	7,904	0
0	0	0	1,631,570	1,631,570	0	1,779	1,779	0
0	0	0	46,372	46,372	0	0	0	0
325,251	322,701	2,550	11,192,602	10,867,351	325,251	10,400	10,400	0
322,251	319,701	2,550	10,662,312	10,340,061	322,251	10,400	10,400	0
3,000	3,000	0	339,740	336,740	3,000	0	0	0
0	0	0	190,550	190,550	0	0	0	0
2,100,189	2,054,572	45,617	285,843,442	284,096,103	1,747,339	2,309,530	1,956,680	352,850
329,431	313,921	15,510	70,550,383	70,251,819	298,564	740,877	710,010	30,867
24,596	24,014	582	4,038,925	4,016,259	22,666	15,385	13,455	1,930
101,591	101,274	317	7,020,107	6,922,148	97,959	203,406	199,774	3,632
53,694	53,367	327	2,551,909	2,498,263	53,646	23,136	23,088	48
89,209	83,155	6,054	31,460,070	31,388,786	71,284	273,020	255,095	17,925
2,382	2,382	0	564,925	562,543	2,382	11,996	11,996	0
4,362	4,362	0	2,697,695	2,695,915	1,780	38,525	35,943	2,582
53,597	45,367	8,230	22,216,752	22,167,905	48,847	175,409	170,659	4,750
78,925	78,925	0	2,522,480	2,457,440	65,040	13,893	8	13,885
144,433	144,385	48	14,392,779	14,248,346	144,433	59,254	59,254	0
86,430	82,210	4,220	3,972,226	3,885,796	86,430	145	145	0
23,320	16,457	6,863	3,564,550	3,541,230	23,320	4,065	4,065	0
18,111	17,904	207	11,232,503	11,214,640	17,863	26,444	26,196	248
1,042,967	1,032,055	10,912	108,360,727	107,566,533	794,194	960,345	711,572	248,773
304,276	300,941	3,335	64,180,187	63,921,051	259,136	394,487	349,347	45,140
114,159	112,910	1,249	22,490,718	22,398,188	92,530	89,932	68,303	21,629
5	5	0	3,048,321	3,048,316	5	6,146	6,146	0
1,463	1,463	0	1,180,304	1,180,304	0	3,399	1,936	1,463
21,730	21,506	224	6,914,789	6,894,442	20,347	88,737	87,354	1,383
6,210	6,066	144	3,584,889	3,579,916	4,973	38,111	36,874	1,237
80,707	79,721	986	9,982,183	9,910,897	71,286	131,446	122,025	9,421
80,002	79,270	732	16,978,983	16,908,988	69,995	36,716	26,709	10,007
72,296	67,774	4,522	7,067,607	7,009,248	58,359	110,020	96,083	13,937
3,676,165	3,393,557	282,608	424,184,288	421,140,933	3,043,355	2,872,369	2,239,559	632,810
48,684	31,003	17,681	8,550,473	8,504,415	46,058	47,934	45,308	2,626
9,522	5,349	4,173	394,878	385,412	9,466	3,079	3,023	56
20,429	4,936	15,493	738,119	717,690	20,429	544	544	0
80,152	80,152	0	4,031,713	3,951,569	80,144	3,008	3,000	8
363,091	330,459	32,632	7,092,932	6,898,009	194,923	1,103,188	935,020	168,168
5,021,009	4,616,928	404,081	530,623,583	526,483,500	4,140,083	4,308,574	3,427,648	880,926

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	UNITED STATES AND OTHER AREAS[5]					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL	STATE[1]	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	358,526,294	356,622,276	280,818,087	209,581,343	71,236,744	75,804,189
Individuals, partnerships, and corporations - demand	165,367,055	164,400,237	133,159,243	98,062,966	35,096,277	31,240,994
Individuals, partnerships, and corporations - time	182,858,307	182,113,347	138,471,657	106,700,592	31,771,065	43,641,6[illegible]
Savings deposits	94,608,364	94,309,625	73,287,600	56,517,486	16,770,114	21,022,0[illegible]
Deposits accumulated for payment of personal loans	949,566	942,743	714,209	536,349	177,860	228,53[illegible]
Other deposits of individuals, partnerships, and corps.	87,300,377	86,860,979	64,469,848	49,646,757	14,823,091	22,391,131
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,300,932	10,108,692	9,187,187	4,817,785	4,369,402	921,505
GOVERNMENT DEPOSITS - TOTAL	42,806,580	42,555,592	33,330,985	26,090,569	7,240,416	9,224,607
United States Government - demand	8,099,047	8,049,504	6,960,409	5,069,841	1,890,568	1,089,095
United States Government - time	209,947	209,865	171,779	137,160	34,619	38,086
States and subdivisions - demand	17,218,413	17,091,018	12,972,777	10,244,879	2,727,898	4,118,241
States and subdivisions - time	17,279,173	17,205,205	13,226,020	10,638,689	2,587,331	3,979,185
DOMESTIC INTERBANK DEPOSITS - TOTAL	24,514,952	24,328,373	23,411,715	14,106,036	9,305,679	916,658
Commercial banks in the United States - demand	22,782,246	22,738,538	21,957,959	13,414,102	8,543,857	780,579
Commercial banks in the United States - time	511,144	510,344	421,228	216,282	204,946	89,116
Mutual savings banks in the United States - demand	1,079,761	985,280	939,657	404,170	535,487	45,623
Mutual savings banks in the United States - time	141,801	94,211	92,871	71,482	21,389	1,340
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,802,161	10,465,573	10,225,504	6,041,205	4,184,299	240,069
Foreign governments, central banks, etc. - demand	1,009,104	942,301	922,250	496,313	425,937	20,051
Foreign governments, central banks, etc. - time	6,858,406	6,796,190	6,730,052	4,140,009	2,590,043	66,138
Banks in foreign countries - demand	2,581,676	2,395,089	2,314,274	1,218,588	1,095,686	80,815
Banks in foreign countries - time	352,975	331,993	258,928	186,295	72,633	73,065
TOTAL DEPOSITS	436,649,987	433,971,814	347,786,291	255,819,153	91,967,138	86,185,523
Demand	228,438,234	226,710,659	188,413,756	133,728,644	54,685,112	38,296,903
Time	208,211,753	207,261,155	159,372,535	122,090,509	37,282,026	47,888,620
MISCELLANEOUS LIABILITIES - TOTAL	50,112,865	48,400,620	45,292,746	30,601,223	14,691,523	3,107,874
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	15,715,639	15,627,626	15,170,643	11,345,773	3,824,870	456,983
Other liabilities for borrowed money	2,928,141	2,632,086	2,346,797	1,715,142	631,655	285,289
Mortgage indebtedness	704,697	702,231	564,160	352,248	211,912	138,071
Acceptances outstanding	4,129,269	4,028,523	3,866,749	2,268,652	1,598,097	161,774
Other liabilities	26,635,119	25,410,154	23,344,397	14,919,408	8,424,989	2,065,757
TOTAL LIABILITIES	486,762,852	482,372,434	393,079,037	286,420,376	106,658,661	89,293,397
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,971	3,383	831	812	19	2,552
RESERVES ON LOANS AND SECURITIES - TOTAL	6,260,351	6,240,888	5,272,183	3,800,316	1,471,867	968,705
Reserve for bad debt losses on loans	5,942,459	5,930,886	5,076,852	3,670,186	1,406,666	854,034
Other reserves on loans	126,950	125,495	65,248	41,502	23,746	60,247
Reserves on securities	190,942	184,507	130,083	88,628	41,455	54,424
CAPITAL ACCOUNTS - TOTAL	41,904,983	41,294,443	33,191,266	24,112,905	9,078,361	8,103,177
Capital notes and debentures	2,142,779	2,052,091	1,806,518	1,136,734	669,784	245,573
Equity capital - total	39,762,204	39,242,352	31,384,748	22,976,171	8,408,577	7,857,604
Preferred stock	112,154	107,614	95,747	62,583	33,164	11,867
Common stock	11,033,526	10,902,703	8,611,012	6,356,970	2,254,042	2,291,691
Surplus	17,760,426	17,599,075	14,361,377	10,438,277	3,923,100	3,237,698
Undivided profits	9,788,762	9,622,386	7,493,932	5,437,743	2,056,189	2,128,454
Reserve for contingencies and other capital reserves	1,067,336	1,010,574	822,680	680,598	142,082	187,894
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	534,932,157	529,911,148	431,543,317	314,334,409	117,208,908	98,367,831
MEMORANDA						
Demand deposits adjusted[6]	159,041,177	157,444,021	121,853,686	92,372,797	29,480,889	35,590,335
Average of total deposits for the 15 calendar days ending with call date	423,976,796	421,333,341	336,172,200	246,776,961	89,395,239	85,161,141
Average of total loans for the 15 calendar days ending with call date	287,238,578	285,172,996	231,486,637	168,837,622	62,649,015	53,686,359
Unearned discount on instalment loans included in total capital accounts	203,744	203,652	115,927	101,305	14,622	87,725
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	16.1	16.1	17.5	16.5	20.1	9.[illegible]
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.4	11.3	9.8	10.2	8.7	18.1
Other securities	12.5	12.5	12.3	12.6	11.8	13.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.0	56.0	56.0	56.4	55.0	56.2
Other assets	4.1	4.0	4.4	4.3	4.4	2.7
Total capital accounts[5]	7.9	7.8	7.7	7.7	7.7	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts[5]	10.6	10.5	10.4	10.3	10.7	10.8
NUMBER OF BANKS	13,690	13,487	5,804	4,638	1,166	7,683

UNITED STATES AND OTHER AREAS[5]			UNITED STATES			OTHER AREAS[5]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT[2]	NONDEPOSIT TRUST COMPANIES[4]	TOTAL	INSURED	NONINSURED	TOTAL	INSURED	NONINSURED
1,904,018	1,757,011	147,007	355,782,911	354,225,422	1,557,489	2,743,383	2,396,854	346,529
966,818	847,561	119,257	164,674,393	163,782,522	891,871	692,662	617,715	74,947
744,960	717,210	27,750	180,854,390	180,370,281	484,109	2,003,917	1,743,066	260,851
298,739	281,254	17,485	94,005,015	93,757,083	247,932	603,349	552,542	50,807
6,823	6,803	20	944,572	942,743	1,829	4,994	0	4,994
439,398	429,153	10,245	85,904,803	85,670,455	234,348	1,395,574	1,190,524	205,050
192,240	192,240	0	10,254,128	10,072,619	181,509	46,804	36,073	10,731
250,988	249,001	1,987	42,487,376	42,284,406	202,970	319,204	271,186	48,018
49,543	47,555	1,987	8,076,044	8,039,978	36,066	23,003	9,526	13,477
82	82	0	201,750	201,728	22	8,197	8,137	60
127,395	127,395	0	17,061,812	16,954,986	106,826	156,601	136,032	20,569
73,968	73,968	0	17,147,770	17,087,714	60,056	131,403	117,491	13,912
186,579	186,279	300	24,372,794	24,189,698	183,096	142,158	138,675	3,483
43,708	43,408	300	22,678,831	22,638,606	40,225	103,415	99,932	3,483
800	800	0	473,882	473,082	800	37,262	37,262	0
94,481	94,481	0	1,079,675	985,194	94,481	86	86	0
47,590	47,590	0	140,406	92,816	47,590	1,395	1,395	0
336,588	335,090	1,498	10,730,333	10,394,013	336,320	71,828	71,560	268
66,803	66,475	328	1,009,104	942,301	66,803	0	0	0
62,216	61,216	1,000	6,858,406	6,796,190	62,216	0	0	0
186,587	186,417	170	2,579,098	2,392,779	186,319	2,578	2,310	268
20,982	20,982	0	283,725	262,743	20,982	69,250	69,250	0
2,678,173	2,527,381	150,792	433,373,414	431,093,539	2,279,875	3,276,573	2,878,275	398,298
1,727,575	1,605,533	122,042	227,413,085	225,808,985	1,604,100	1,025,149	901,674	123,475
950,598	921,848	28,750	205,960,329	205,284,554	675,775	2,251,424	1,976,601	274,823
1,712,245	1,660,596	51,649	49,295,663	47,999,858	1,295,805	817,202	400,762	416,440
88,013	88,013	0	15,697,174	15,609,161	88,013	18,465	18,465	0
296,055	284,370	11,685	2,848,600	2,606,085	242,515	79,541	26,001	53,540
2,466	2,466	0	689,531	687,065	2,466	15,166	15,166	0
100,745	100,746	0	4,126,261	4,025,523	100,738	3,008	3,000	8
1,224,965	1,185,001	39,964	25,934,097	25,072,024	862,073	701,022	338,130	362,892
4,390,418	4,187,977	202,441	482,669,077	479,093,397	3,575,680	4,093,775	3,279,037	814,738
588	0	588	3,971	3,383	588	0	0	0
19,463	18,549	914	6,242,914	6,227,869	15,045	17,437	13,019	4,418
11,573	10,905	668	5,935,221	5,927,443	7,778	7,238	3,443	3,795
1,455	1,455	0	116,826	115,994	832	10,124	9,501	623
6,435	6,189	246	190,867	184,432	6,435	75	75	0
510,540	410,402	200,138	41,707,621	41,158,851	548,770	197,362	135,592	61,770
90,688	90,688	0	2,092,629	2,040,441	52,188	50,150	11,650	38,500
519,852	319,714	200,138	39,614,992	39,118,410	496,582	147,212	123,942	23,270
4,540	4,540	0	112,154	107,614	4,540	0	0	0
130,823	75,358	55,465	10,983,560	10,864,064	119,496	49,966	38,639	11,327
161,351	124,447	36,904	17,696,812	17,545,183	151,629	63,614	53,892	9,722
166,376	79,660	86,716	9,762,702	9,597,547	165,155	26,060	24,839	1,221
56,762	35,709	21,053	1,059,764	1,004,002	55,762	7,572	6,572	1,000
5,021,009	4,616,928	404,081	530,623,583	526,483,500	4,140,083	4,308,574	3,427,648	880,926
1,597,156	1,477,420	119,736	158,240,909	156,743,293	1,497,616	800,268	700,728	99,540
2,643,455	2,493,486	149,969	420,771,653	418,515,377	2,256,276	3,205,143	2,817,964	387,179
2,065,582	2,021,636	43,946	284,944,468	283,223,412	1,721,056	2,294,110	1,949,584	344,526
92	92	0	203,744	203,652	92	0	0	0
16.4	16.7	12.7	16.1	16.1	18.0	6.5	5.9	8.8
13.3	13.3	13.8	11.4	11.4	11.6	8.3	5.0	21.3
11.6	8.7	44.2	12.6	12.6	11.8	4.5	3.0	10.4
48.3	51.5	11.9	56.0	56.0	50.1	53.8	57.4	40.1
10.4	9.8	17.3	3.9	3.9	8.5	26.9	28.8	19.4
17.8[3]	13.2[3]	49.5	7.9	7.8	21.3	7.9	8.0	7.6
23.5[3]	17.4[3]	65.1	10.6	10.5	27.7	10.0	9.7	10.5
203	154	49	13,671	13,478	193	19	9	10

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	TOTAL	INSURED	NONINSURED[7]
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	907,623	785,441	122,182
Currency and coin	176,688	145,431	31,257
Demand balances with banks in the United States	516,031	443,832	72,199
Other balances with banks in the United States	132,912	122,947	9,965
Cash items in process of collection	81,992	73,231	8,761
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	3,160,479	2,376,775	783,704
Valuation reserves	12,091	12,091	0
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	3,172,570	2,388,866	783,704
Direct:			
Treasury bills	151,070	119,251	31,819
Treasury certificates of indebtedness	4,150	880	3,270
Treasury notes maturing in 1 year or less	297,058	215,839	81,219
Treasury notes maturing after 1 year	854,847	620,312	234,535
United States nonmarketable bonds	16,118	11,588	4,530
Other bonds maturing in 1 year or less	77,997	57,293	20,704
Other bonds maturing in 1 to 5 years	552,084	420,317	131,767
Other bonds maturing in 5 to 10 years	71,120	42,061	29,059
Other bonds maturing after 10 years	818,132	714,505	103,627
Guaranteed obligations	329,994	186,820	143,174
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	195,573	188,834	6,739
Valuation reserves	5,562	5,562	0
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	201,135	194,396	6,739
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	9,357,112	7,859,961	1,497,151
Valuation reserves	25,762	25,689	73
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	9,382,874	7,885,650	1,497,224
Railroads	605,094	533,339	71,755
Utilities	4,514,770	3,819,233	695,537
Industrials	1,126,071	1,047,083	78,988
Securities of Federal agencies and corporations not guaranteed by U.S	1,707,960	1,277,870	430,090
All other	1,428,979	1,208,125	220,854
CORPORATE STOCKS, NET - TOTAL	2,307,879	1,920,925	386,954
Valuation reserves	38,552	38,455	97
CORPORATE STOCKS, GROSS - TOTAL	2,346,431	1,959,380	387,051
Bank	503,632	263,917	239,715
Other	1,842,799	1,695,463	147,336
TOTAL SECURITIES	15,021,043	12,346,495	2,674,548
LOANS AND DISCOUNTS, NET - TOTAL	59,076,717	51,730,077	7,346,640
Valuation reserves	132,525	122,737	9,788
LOANS AND DISCOUNTS, GROSS - TOTAL	59,209,242	51,852,814	7,356,428
Real estate loans - total	56,880,148	49,872,706	7,007,442
Secured by farmland	100,927	95,031	5,896
Secured by residential properties:			
Insured by FHA	15,931,136	14,796,944	1,134,192
Guaranteed by VA	12.091,828	10,953.676	1,138,152
Not insured or guaranteed by FHA or VA	21,236,838	17,654,761	3,582,077
Secured by other properties	7,519,419	6,372,294	1,147,125
Commercial and industrial loans (incl. open market paper)	417,238	403,284	13,954
Loans to individuals for personal expenditures	1,274,568	1,003,473	271,095
All other loans (including overdrafts)	637,288	573,351	63,937
TOTAL LOANS AND SECURITIES	74,097,760	64,076,572	10,021,188
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	636,039	568,221	67,818
Bank premises	455,115	409,065	46,050
Furniture and fixtures	117,519	99,230	18,289
Real estate owned other than bank premises	63,405	59,926	3,479
MISCELLANEOUS ASSETS	731,444	686,019	45,425
TOTAL ASSETS	76,372,866	66,116,253	10,256,613

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	TOTAL	INSURED	NONINSURED[7]
DEPOSITS - TOTAL	69,288,670	60,197,536	9,091,134
Demand deposits of individuals, partnerships, and corps.	620,211	563,227	56,984
Time deposits of individuals, partnerships, and corps.	68,602,203	59,569,837	9,032,366
Other deposits (official checks, etc.)	24,136	24,054	82
States and subdivisions	32,162	31,277	885
United States Government	7,840	7,037	803
Interbank	2,118	2,104	14
TOTAL DEMAND DEPOSITS	654,365	596,481	57,884
TOTAL SAVINGS AND TIME DEPOSITS	68,634,305	59,601,055	9,033,250
MISCELLANEOUS LIABILITIES	1,464,300	1,141,536	322,764
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	70,752,970	61,339,072	9,413,898
SURPLUS ACCOUNTS			
SURPLUS ACCOUNTS - TOTAL[8]	5,619,896	4,777,181	842,715
Surplus	3,825,833	3,356,983	468,850
Undivided profits	1,273,012	990,319	282,693
Other segregations of surplus	521,051	429,879	91,172
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	76,372,866	66,116,253	10,256,613
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	1.2	1.2	1.2
U.S. Government obligations, direct and guaranteed	4.1	3.6	7.6
Other securities	15.5	15.1	18.4
Loans and discounts	77.4	78.2	71.6
Other assets	1.8	1.9	1.1
Total surplus accounts	7.4	7.2	8.2
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:			
Total surplus accounts	7.8	7.6	9.0
NUMBER OF BANKS	497	331	166

ASSETS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, JUNE 30, 1966, TO JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	60,186,603	65,244,375	75,562,258	88,530,372	90,268,201	85,909,632
Currency and coin	5,267,034	4,879,041	5,220,145	6,301,814	7,383,124	7,141,544
Reserve with Federal Reserve banks (member banks)	18,094,230	18,999,192	20,846,460	19,804,590	21,452,826	21,532,330
Demand balances with banks in U.S. (except American branches of foreign banks)	13,097,769	13,986,090	15,285,387	17,471,905	20,157,862	18,035,319
Other balances with banks in United States	525,377	629,715	305,931	265,144	273,943	285,1[illegible]
Balances with banks in foreign countries	252,896	280,547	267,712	303,218	381,128	399,5[illegible]
Cash items in process of collection	22,949,297	26,469,790	33,636,623	44,383,701	40,619,318	38,515,70[illegible]
INVESTMENT SECURITIES - TOTAL	102,500,391	111,214,261	123,407,724	123,655,598	123,369,814	124,721,827
U.S. Treasury securities	53,618,931	54,387,116	58,804,977	53,230,741	53,689,937	50,982,270
Securities of other U.S. Government agencies and corps.	6,589,816	7,564,130	9,197,177	9,551,400	9,428,353	9,777,131
Obligations of States and subdivisions	40,701,718	46,993,979	52,794,056	58,505,735	57,993,813	61,519,591
Other securities	1,589,926[9]	2,269,036	2,611,514	2,367,722	2,257,711	2,442,835
TRADING ACCOUNT SECURITIES				3,255,164	3,186,363	2,978,856
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL[10]	2,129,473	3,949,900	4,812,933	7,234,356	9,947,079	11,203,002
OTHER LOANS AND DISCOUNTS - TOTAL	216,342,161	226,979,408	247,309,558	279,677,006	288,895,911	288,152,972
Real estate loans - total	52,306,219	55,730,974	61,966,654	69,078,770	70,705,002	71,291,260
Secured by farmland	3,028,046	3,274,391	3,755,661	4,088,120	4,018,711	4,054,310
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,768,589	7,396,481	7,678,376	7,462,753	7,395,468	7,223,513
Guaranteed by Veterans Administration	2,654,574	2,494,609	2,647,944	2,743,349	2,663,251	2,575,045
Not insured or guaranteed by FHA or VA	23,376,946	25,595,709	28,786,571	30,376,548	31,297,144	31,733,090
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration				596,801	564,190	576,921
Not insured by FHA				2,352,517	2,652,699	2,736,220
Secured by other properties	15,478,064	16,969,784	19,098,102	21,458,682	22,113,539	22,392,161
Loans to domestic commercial and foreign banks	1,973,429	1,784,801	1,944,619	2,589,654	2,488,625	2,536,373
Loans to other financial institutions	13,971,081	12,277,319	12,238,433	13,820,812	15,145,288	14,452,033
Loans to brokers and dealers in securities	5,349,835	4,598,708	4,949,842	5,305,827	5,740,082	3,972,371
Other loans for purchasing or carrying securities	3,287,201	3,330,732	3,736,049	4,214,566	4,033,857	3,568,615
Loans to farmers (excluding loans on real estate)	8,501,090	9,344,333	10,005,735	10,564,457	10,338,594	11,258,947
Commercial and industrial loans (incl. open market paper)	77,734,064	85,043,292	91,944,657	105,159,324	109,364,020	109,321,072
Other loans to individuals - total	47,928,186	49,771,001	54,490,953	61,905,822	63,643,625	64,574,674
Passenger automobile instalment loans	18,182,115	18,775,432	20,115,209	22,495,867	22,806,154	22,580,650
Credit cards and related plans:[11]						
Retail (charge account) credit card plans			952,841	1,704,982	2,639,497	3,054,467
Check credit and revolving credit plans			645,803	993,681	1,082,791	1,183,703
Other retail consumer instalment loans	4,373,769	4,959,340	5,139,704	5,897,710	6,295,554	7,003,526
Residential repair and modernization instalment loans	3,171,143	3,215,466	3,333,338	3,625,376	3,661,071	3,623,000
Other instalment loans for personal expenditures	7,870,866	8,472,036	8,872,237	9,921,835	10,013,977	10,113,629
Single-payment loans for personal expenditures	14,330,293	14,348,727	15,431,821	17,266,371	17,144,581	17,015,699
All other loans (including overdrafts)	5,291,056	5,098,248	6,032,616	7,037,774	7,436,818	7,177,627
TOTAL LOANS AND SECURITIES	320,972,025	342,143,569	375,530,215	413,822,124	425,399,167	427,056,657
Bank premises, furniture and fixtures, and other assets representing bank premises[12]	5,439,253	5,717,169	6,347,645	7,596,930	8,110,427	8,598,407
Real estate owned other than bank premises		262,215	332,657	349,665	369,770	397,957
Investments in subsidiaries not consolidated				512,869	670,347	738,663
Customers' liabilities on acceptances outstanding	2,134,364	2,446,073	2,464,456	3,177,904	3,389,859	4,034,721
Other assets	3,726,171	4,036,623	5,176,820	7,252,499	7,471,969	8,196,120
TOTAL ASSETS	392,458,416	419,850,024	465,414,051	521,242,363	535,679,740	534,932,157

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1966, TO JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970
BUSINESS AND PERSONAL DEPOSITS - TOTAL	278,219,267	300,467,403	331,644,377	357,750,263	368,193,312	358,526,294
Individuals, partnerships, and corporations - demand	131,840,895	137,942,098	151,176,429	163,882,836	179,219,467	165,367,055
Individuals, partnerships, and corporations - time	139,650,243	154,973,753	170,304,219	181,108,271	177,028,567	182,858,307
Savings deposits	91,339,778	91,769,473	95,310,181	95,288,474	94,098,303	94,608,364
Deposits accumulated for payment of personal loans	1,153,276	1,276,052	1,239,785	1,154,439	1,136,018	949,566
Other deposits of individuals, partnerships, and corps.	47,157,189	61,928,228	73,754,253	84,665,358	81,794,246	87,300,377
Certified and officers' checks, letters of credit, travelers' checks, etc.	6,728,129	7,551,552	10,163,729	12,759,156	11,945,278	10,300,932
GOVERNMENT DEPOSITS - TOTAL	38,993,832	36,515,231	38,320,331	39,875,795	36,333,361	42,806,580
United States Government - demand	11,022,957	5,176,614	4,991,204	5,659,164	5,076,670	8,099,047
United States Government - time	252,326	290,044	332,646	361,960	223,577	209,947
States and subdivisions - demand	15,033,199	15,316,304	16,405,459	17,060,621	17,704,864	17,218,413
States and subdivisions - time	12,685,350	15,732,269	16,591,022	16,794,050	13,328,250	17,279,173
DOMESTIC INTERBANK DEPOSITS - TOTAL	16,337,357	17,603,332	19,521,155	23,647,036	25,055,649	24,514,952
Commercial banks in the United States - demand	14,503,987	15,439,089	17,684,531	21,812,205	23,453,874	22,782,246
Commercial banks in the United States - time	587,048	708,202	593,131	527,728	416,026	511,144
Mutual savings banks in the United States - demand	1,028,132	929,361	990,556	1,218,545	1,128,139	1,079,761
Mutual savings banks in the United States - time	218,190	526,680	252,937	88,558	57,610	141,801
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,047,584	7,899,572	7,788,953	8,004,027	10,407,036	10,802,161
Foreign governments, central banks, etc. - demand	792,499	823,278	789,601	877,934	992,577	1,009,104
Foreign governments, central banks, etc. - time	4,388,363	5,114,136	4,727,112	4,585,500	6,465,942	6,858,406
Banks in foreign countries - demand	1,546,703	1,692,242	2,005,621	2,258,981	2,624,537	2,581,676
Banks in foreign countries - time	320,019	269,916	266,619	281,612	323,980	352,975
TOTAL DEPOSITS	340,598,040	362,485,538	397,274,816	429,277,121	439,989,358	436,649,987
Demand	182,496,501	184,870,538	204,207,130	225,529,442	242,145,406	228,438,234
Time	158,101,539	177,615,000	193,067,686	203,747,679	197,843,952	208,211,753
MISCELLANEOUS LIABILITIES - TOTAL	16,339,431	19,532,462	27,377,372	47,351,317	49,326,984	50,112,865
Federal funds purchased (borrowed) and securities sold under agreements to repurchase.[13]	2,354,637	4,417,635	6,533,141	11,167,377	14,730,800	15,715,639
Other liabilities for borrowed money.[13]	2,010,447	790,368	1,656,263	3,643,169	3,710,922	2,928,141
Mortgage indebtedness				520,804	603,447	704,697
Acceptances outstanding	2,184,709	2,512,270	2,534,469	3,251,474	3,485,840	4,129,269
Other liabilities	9,789,638	11,812,189	16,653,499	28,768,493	26,795,975	26,635,119
TOTAL LIABILITIES	356,937,471	382,018,000	424,652,188	476,628,438	489,316,342	486,762,852
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES				2,244	3,883	3,971
RESERVES ON LOANS AND SECURITIES - TOTAL	4,085,760	4,413,495	4,839,061	5,609,896	6,194,152	6,260,351
Reserve for bad debt losses on loans	4,085,760	4,413,495	4,839,061	5,271,077	5,896,865	5,942,459
Other reserves on loans				113,801	109,904	126,950
Reserves on securities				225,018	187,383	190,942
CAPITAL ACCOUNTS - TOTAL	31,435,185	33,418,529	35,922,802	39,001,785	40,165,363	41,904,983
Capital notes and debentures	1,796,106	1,988,062	2,243,321	2,020,312	2,049,141	2,142,779
Equity capital - total	29,639,079	31,430,467	33,679,481	36,981,473	38,116,222	39,762,204
Preferred stock	42,690	65,197	95,963	103,384	107,673	112,154
Common stock	8,887,512	9,259,094	9,737,134	10,477,156	10,689,247	11,033,526
Surplus	13,878,438	14,548,615	15,545,648	17,072,397	17,621,043	17,760,426
Undivided profits	5,965,288	6,635,637	7,241,873	8,278,943	8,584,423	9,788,762
Reserve for contingencies and other capital reserves	865,151	921,924	1,058,863	1,049,593	1,113,836	1,067,336
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	392,458,416	419,850,024	465,414,051	521,242,363	535,679,740	534,932,157
MEMORANDA						
Demand deposits adjusted.[6]	134,020,260	137,785,045	147,894,772	153,674,372	172,995,544	159,041,177
Average of total deposits for the 15 calendar days ending with call date	331,416,591			418,222,608	422,213,155	423,976,796
Average of total loans for the 15 calendar days ending with call date	214,814,918			278,816,163	278,857,509	287,238,578
Unearned discount on instalment loans included in total capital accounts				13,982,711	211,117	203,744
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	15.3	15.5	16.2	17.0	16.9	16.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	15.3	14.8	14.6	12.1	11.8	11.4
Other securities	10.8	11.7	11.9	12.3	11.8	12.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.7	55.0	54.2	55.0	55.8	56.0
Other assets	2.9	3.0	3.1	3.6	3.7	4.1
Total capital accounts	8.0	8.0	7.7	7.5	7.5	7.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	11.3	11.1	10.9	10.3	10.3	10.6
NUMBER OF BANKS	13,821	13,762	13,743	13,694	13,681	13,690

ASSETS OF ALL MUTUAL SAVINGS 8ANKS, SELECTEO CALL OATES,
UNITED STATES AND OTHER AREAS, JUNE 30, 1966, TO JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	OEC. 31 1969	JUNE 30 1970
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL...	965,538	1,152,435	959,084	832,152	890,947	907,623
Currency and coin.....	158,566	153,328	158,721	156,199	209,719	176,688
Demand balances with banks in the United States.....	541,141	534,607	531,915	506,976	557,371	516,031
Other balances with banks in the United States.....	204,465	374,350	175,739	77,993	55,535	132,912
Cash items in process of collection.....	61,366	90,150	92,709	90,984	68,322	81,992
U.S. GOVERNMENT O8LIGATIONS, OIRECT ANO GUARANTEED.....	5,122,434	4,303,847	4,205,162	3,610,378	3,230,410	3,160,479
OBLIGATIONS OF STATES AND SU8DIVISIONS	284,359	242,460	204,420	189,893	192,496	195,573
SECURITIES OF FEDERAL AGENCIES ANO CORPORATIONS NOT GUARANTEEO 8Y U.S.....	989,200	1,263,298	1,485,583	1,668,489	1,475,696	1,707,960
OTHER SECURITIES.....	4,423,595	6,070,102	7,863,386	9,229,952	9,327,886	9,957,031
TOTAL SECURITIES.....	10,819,588	11,879,707	13,758,551	14,698,712	14,226,488	15,021,043
LOANS AND DISCOUNTS, NET - TOTAL.....	46,628,160	50,020,283	53,097,806	56,495,369	57,948,031	59,076,717
Valuation reserves.....	225,869	145,397	134,031	132,048	130,189	132,525
LOANS AND DISCOUNTS, GROSS - TOTAL.....	46,854,029	50,165,680	53,231,837	56,627,417	58,078,220	59,209,242
Real estate loans - total.....	45,883,509	48,893,419	51,793,468	54,843,569	56,137,885	56,880,148
Secured by farmland.....	53,497	50,869	114,673	116,753	113,629	100,927
Secured by residential properties:						
Insured by FHA.....	14,046,728	14,947,308	15,245,828	15,769,230	15,862,120	15,931,136
Guaranteed by VA.....	11,345,535	11,767,798	11,918,382	12,150,988	12,165,969	12,091,828
Not insured or guaranteed by FHA or VA.....	15,690,428	16,810,981	18,406,169	19,898,221	20,654,641	21,236,838
Secured by other properties.....	4,747,321	5,316,463	6,108,416	6,908,377	7,341,526	7,519,419
Commercial and industrial loans (incl. open market paper)	142,985	252,435	272,296	284,044	217.850	417,238
Loans to individuals for personal expenditures.....	736,443	853,775	1,004,687	1,168,666	1,243,914	1,274,568
All other loans (including overdrafts).....	91,092	166,051	161,386	331,138	478,571	637,288
TOTAL LOANS AND SECURITIES.....	57,447,748	61,899,990	66,856,357	71,194,081	72,174,519	74,097,760
Bank premises.....	356,884	385,006	414,445	432,546	444,671	455,115
Furniture and fixtures.....	63,040	78,810	98,724	111,977	114,939	117,519
Real estate owned other than bank premises.....	40,497	36,068	47,615	43,020	51,310	63,405
Miscellaneous assets.....	542,006	600,990	654,612	686,227	673,293	731,444
TOTAL ASSETS.....	59,415,713	64,153,299	69,030,837	73,300,003	74,349,679	76,372,866

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1966, TO JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	JUNE 30 1966	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970
LIABILITIES						
DEPOSITS - TOTAL	53,728,372	58,262,086	62,871,119	66,756,656	67,540,464	69,288,670
Demand deposits of individuals, partnerships, and corps	429,338	464,189	513,075	570,635	527,043	620,211
Time deposits of individuals, partnerships, and corps	53,245,412	57,739,393	62,298,062	66,125,568	66,951,492	68,602,203
Other deposits (official checks, etc.)	13,546	13,662	18,008	22,762	18,405	24,136
States and subdivisions	31,122	36,178	33,691	28,382	33,293	32,162
United States Government	7,603	7,434	7,018	6,665	7,921	7,840
Interbank	1,351	1,230	1,265	2,644	2,310	2,118
TOTAL DEMAND DEPOSITS	452,194	488,064	540,186	602,019	557,635	654,365
TOTAL SAVINGS AND TIME DEPOSITS	53,276,178	57,774,022	62,330,933	66,154,637	66,982,829	68,634,305
Miscellaneous liabilities	925,550	958,565	1,048,454	1,137,177	1,287,835	1,464,300
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	54,653,922	59,220,651	63,919,573	67,893,833	68,828,299	70,752,970
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL	4,761,791	4,932,648	5,111,264	5,406,170	5,521,380	5,619,896
Surplus	3,245,954	3,424,801	3,592,420	3,771,060	3,777,347	3,825,833
Undivided profits	1,132,204	1,051,010	1,057,058	1,145,666	1,244,572	1,273,012
Other segregations of surplus	383,633	456,837	461,786	489,444	499,461	521,051
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	59,415,713	64,153,299	69,030,837	73,300,003	74,349,679	76,372,866
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.6	1.8	1.4	1.1	1.2	1.2
U.S. Government obligations, direct and guaranteed	8.6	6.7	6.1	4.9	4.3	4.1
Other securities	9.6	11.8	13.8	15.1	14.8	15.5
Loans and discounts	78.5	78.0	76.9	77.1	77.9	77.4
Other assets	1.7	1.7	1.8	1.8	1.7	1.8
Total surplus accounts	8.0	7.7	7.4	7.4	7.4	7.4
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	8.9	8.4	8.0	7.9	7.9	7.8
NUMBER OF BANKS	507	505	502	500	497	497

ASSETS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1969, DECEMBER 31, 1969, AND JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	ALL INSURED COMMERCIAL BANKS		
	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	87,555,701	89,335,129	85,086,666
Currency and coin	6,266,282	7,346,973	7,106,654
Reserve with Federal Reserve banks (member banks)	19,804,590	21,452,826	21,532,330
Demand balances with banks in U.S. (except American branches of foreign banks)	16,670,366	19,389,950	17,370,388
Other balances with banks in United States	200,062	230,150	254,858
Balances with banks in foreign countries	274,898	320,921	343,840
Cash items in process of collection	44,339,503	40,594,309	38,478,596
INVESTMENT SECURITIES - TOTAL	122,437,623	122,203,185	123,475,545
U.S. Treasury securities	52,825,316	53,262,588	50,517,278
Securities of other U.S. Government agencies and corps.	9,310,940	9,239,140	9,573,866
Obligations of States and subdivisions	58,106,192	57,572,607	61,076,632
Other securities	2,195,175	2,128,850	2,307,769
TRADING ACCOUNT SECURITIES	3,248,729	3,181,756	2,974,413
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	7,075,357	9,712,405	10,877,751
OTHER LOANS AND DISCOUNTS - TOTAL	277,729,074	286,751,602	286,052,783
Real estate loans - total	68,728,760	70,325,953	70,961,829
Secured by farmland	4,061,452	3,992,931	4,029,714
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	7,360,009	7,262,023	7,121,922
Guaranteed by Veterans Administration	2,673,129	2,596,261	2,521,351
Not insured or guaranteed by FHA or VA	30,286,274	31,210,921	31,643,881
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration	594,641	562,501	574,539
Not insured by FHA	2,350,653	2,647,857	2,731,858
Secured by other properties	21,402,602	22,053,459	22,338,564
Loans to domestic commercial and foreign banks	2,543,555	2,425,147	2,457,448
Loans to other financial institutions	13,640,251	14,938,963	14,307,600
Loans to brokers and dealers in securities	5,179,540	5,646,962	3,885,941
Other loans for purchasing or carrying securities	4,170,027	3,994,818	3,545,295
Loans to farmers (excluding loans on real estate)	10,546,149	10,323,657	11,240,836
Commercial and industrial loans (incl. open market paper)	104,290,921	108,393,788	108,278,105
Other loans to individuals - total	61,669,768	63,355,683	64,270,398
Passenger automobile instalment loans	22,436,965	22,706,108	22,466,491
Credit cards and related plans:			
Retail (charge account) credit card plans	1,704,982	2,639,497	3,054,462
Check credit and revolving credit plans	993,681	1,082,791	1,182,240
Other retail consumer instalment loans	5,871,057	6,269,924	6,981,796
Residential repair and modernization instalment loans	3,619,121	3,654,863	3,616,790
Other instalment loans for personal expenditures	9,852,935	9,936,340	10,032,922
Single-payment loans for personal expenditures	17,191,027	17,066,160	16,935,697
All other loans (including overdrafts)	6,960,103	7,346,631	7,105,331
TOTAL LOANS AND SECURITIES	410,490,783	421,848,948	423,380,492
Bank premises, furniture and fixtures, and other assets representing bank premises	7,563,940	8,070,059	8,549,723
Real estate owned other than bank premises	344,481	360,820	388,435
Investments in subsidiaries not consolidated	509,227	651,095	718,234
Customers' liabilities on acceptances outstanding	3,100,687	3,308,881	3,954,569
Other assets	7,014,030	7,139,779	7,833,029
TOTAL ASSETS	516,578,849	530,714,711	529,911,148

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
JUNE 30 1969	DEC. 31 1969	JUNE 30 1970	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970
52,344,448	54,775,953	52,000,544	26,343,997	24,312,650	23,597,601	8,867,256	10,246,526	9,488,521
3,638,199	4,305,068	4,150,768	1,200,097	1,385,876	1,336,774	1,427,986	1,656,029	1,619,112
14,653,252	16,224,774	16,285,978	5,151,338	5,228,052	5,246,352		0	0
8,084,076	9,402,859	8,361,267	2,192,625	2,393,620	2,091,520	6,393,665	7,593,471	6,917,601
84,913	119,439	143,624	15,840	21,108	24,232	99,309	89,603	87,002
143,309	167,261	187,003	105,096	119,983	128,925	26,493	33,677	27,912
25,740,699	24,556,552	22,871,904	17,679,001	15,164,011	14,769,798	919,803	873,746	836,894
69,175,198	68,097,886	69,482,585	23,403,346	23,416,214	23,083,927	29,859,079	30,689,085	30,909,033
28,867,721	28,818,837	27,567,557	9,531,648	9,783,228	8,927,524	14,425,947	14,660,523	14,022,197
4,549,752	4,282,344	4,509,768	967,327	1,042,067	1,238,609	3,793,861	3,914,729	3,825,489
34,336,301	33,642,283	35,989,743	12,552,025	12,245,472	12,511,032	11,217,866	11,684,852	12,575,857
1,421,424	1,354,422	1,415,517	352,346	345,447	406,762	421,405	428,981	485,490
2,266,152	2,032,279	2,043,910	935,780	1,111,555	881,050	46,797	37,922	49,453
4,070,217	5,809,058	6,544,113	1,381,367	1,565,710	1,732,992	1,623,773	2,337,637	2,600,646
167,434,419	172,403,796	170,666,608	62,625,666	63,994,023	62,705,673	47,668,989	50,353,783	52,680,502
39,930,182	40,822,855	40,846,231	12,880,887	12,661,487	12,672,796	15,917,691	16,841,611	17,442,802
1,612,492	1,590,718	1,548,587	489,233	416,102	424,831	1,959,727	1,986,111	2,056,296
5,289,824	5,318,611	5,216,019	1,219,506	1,069,868	1,035,847	850,679	873,544	870,056
1,788,085	1,807,161	1,749,294	536,267	438,787	427,701	348,777	350,313	344,356
17,596,617	18,071,872	18,254,813	5,029,139	5,061,660	5,093,030	7,660,518	8,077,389	8,296,038
269,462	261,286	282,732	295,484	263,451	243,574	29,695	37,764	48,233
1,182,647	1,337,081	1,476,848	733,330	830,864	729,760	434,676	479,912	525,250
12,191,055	12,436,126	12,317,938	4,577,928	4,580,755	4,718,053	4,633,619	5,036,578	5,302,573
1,451,574	1,396,205	1,356,672	934,391	861,378	871,479	157,590	167,564	229,297
8,604,674	9,211,876	8,915,621	4,236,724	4,828,751	4,551,049	798,853	898,336	840,930
2,224,417	2,528,286	1,705,322	2,771,688	2,880,028	2,043,424	183,435	238,648	137,195
2,204,850	2,240,661	1,971,187	1,268,030	1,044,860	951,479	697,147	709,297	622,629
5,268,300	5,143,046	5,556,779	1,083,592	1,044,352	1,084,374	4,194,257	4,136,259	4,599,683
66,527,096	68,580,743	67,743,184	26,675,650	27,889,419	27,805,285	11,088,175	11,923,626	12,729,636
36,641,461	37,669,202	37,905,364	10,915,214	10,810,871	10,886,222	14,113,093	14,875,610	15,478,812
13,122,037	13,342,228	13,092,184	3,325,958	3,116,937	3,020,774	5,988,970	6,246,943	6,353,533
1,316,655	1,959,465	2,208,081	274,883	470,094	558,828	113,444	209,938	287,553
643,112	668,758	721,552	255,952	286,166	315,812	94,617	127,867	144,876
3,474,879	3,678,726	4,128,137	832,037	851,349	895,437	1,564,141	1,739,849	1,958,222
2,126,894	2,143,874	2,111,541	734,873	725,500	707,029	757,354	785,489	798,220
5,530,121	5,646,761	5,621,052	1,781,358	1,714,443	1,757,475	2,541,456	2,575,136	2,654,395
10,427,763	10,229,390	10,022,817	3,710,153	3,646,382	3,630,867	3,053,111	3,190,388	3,282,013
4,581,865	4,810,922	4,666,248	1,859,490	1,972,877	1,839,565	518,748	562,832	599,518
242,945,986	248,343,019	248,737,216	88,346,159	90,087,502	88,403,642	79,198,638	83,418,427	86,239,634
4,753,183	5,067,455	5,334,964	1,441,995	1,512,491	1,576,673	1,368,762	1,490,113	1,638,086
207,799	221,776	231,747	56,049	54,563	59,706	80,633	84,481	96,982
389,582	511,648	558,695	110,745	132,486	151,155	8,900	6,961	8,384
1,687,715	1,837,940	2,231,073	1,283,524	1,329,371	1,562,125	129,448	141,570	161,371
4,690,214	4,744,307	5,240,170	1,775,757	1,789,538	1,858,006	548,059	605,934	734,853
307,018,927	315,502,098	314,334,409	119,358,226	119,218,601	117,208,908	90,201,696	95,994,012	98,367,831

LIABILITIES AND CAPITAL ACCOUNTS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1969, DECEMBER 31, 1969, AND JUNE 30, 1970

(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL INSURED COMMERCIAL BANKS		
	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970
BUSINESS AND PERSONAL DEPOSITS - TOTAL	355,582,619	365,934,821	356,622,276
Individuals, partnerships, and corporations - demand	162,900,158	178,185,683	164,400,237
Individuals, partnerships, and corporations - time	180,273,337	176,240,900	182,113,347
Savings deposits	94,977,150	93,796,302	94,309,625
Deposits accumulated for payment of personal loans	1,149,195	1,129,305	942,743
Other deposits of individuals, partnerships, and corps.	84,146,992	81,315,293	86,860,979
Certified and officers' checks, letters of credit, travelers' checks, etc	12,409,124	11,508,238	10,108,692
GOVERNMENT DEPOSITS - TOTAL	39,651,012	36,092,200	42,555,592
United States Government - demand	5,636,323	5,050,538	8,049,504
United States Government - time	361,839	222,560	209,865
States and subdivisions - demand	16,929,297	17,559,438	17,091,018
States and subdivisions - time	16,723,553	13,259,664	17,205,205
DOMESTIC INTERBANK DEPOSITS - TOTAL	23,415,718	24,858,037	24,328,373
Commercial banks in the United States - demand	21,763,085	23,394,428	22,738,538
Commercial banks in the United States - time	525,653	415,216	510,344
Mutual savings banks in the United States - demand	1,089,803	1,017,123	985,280
Mutual savings banks in the United States - time	37,177	31,270	94,211
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,702,356	10,104,607	10,465,573
Foreign governments, central banks, etc. - demand	810,839	940,239	942,301
Foreign governments, central banks, etc. - time	4,502,679	6,378,964	6,796,190
Banks in foreign countries - demand	2,135,052	2,475,098	2,395,089
Banks in foreign countries - time	253,786	310,306	331,993
TOTAL DEPOSITS	426,351,705	436,989,665	433,971,814
Demand	223,673,681	240,130,785	226,710,659
Time	202,678,024	196,858,880	207,261,155
MISCELLANEOUS LIABILITIES - TOTAL	46,188,391	47,966,725	48,400,620
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	11,152,703	14,684,700	15,627,626
Other liabilities for borrowed money	3,314,109	3,367,342	2,632,086
Mortgage indebtedness	518,945	601,562	702,231
Acceptances outstanding	3,156,074	3,387,309	4,028,523
Other liabilities	28,046,560	25,925,812	25,410,154
TOTAL LIABILITIES	472,540,096	484,956,390	482,372,434
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	2,244	3,295	3,383
RESERVES ON LOANS AND SECURITIES - TOTAL	5,596,156	6,178,797	6,240,888
Reserve for bad debt losses on loans	5,261,227	5,885,873	5,930,886
Other reserves on loans	112,601	108,824	125,495
Reserves on securities	222,328	184,100	184,507
CAPITAL ACCOUNTS - TOTAL	38,440,353	39,576,229	41,294,443
Capital notes and debentures	1,973,829	1,998,316	2,052,091
Equity capital - total	36,469,524	37,577,913	39,242,352
Preferred stock	99,153	103,416	107,614
Common stock	10,322,223	10,529,322	10,902,703
Surplus	16,868,516	17,460,832	17,599,075
Undivided profits	8,164,335	8,426,787	9,622,386
Reserve for contingencies and other capital reserves	1,015,297	1,057,556	1,010,574
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	516,578,849	530,714,711	529,911,148
MEMORANDA			
Demand deposits adjusted[6]	151,934,770	171,091,510	157,444,021
Average of total deposits for the 15 calendar days ending with call date	416,218,940	419,366,735	421,333,341
Average of total loans for the 15 calendar days ending with call date	277,240,995	276,787,168	285,172,996
Unearned discount on instalment loans included in total capital accounts	5,382,512	211,090	203,652
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	17.0	16.8	16.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.0	11.8	11.3
Other securities	12.3	11.8	12.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.1	55.9	56.0
Other assets	3.6	3.7	4.0
Total capital accounts	7.4	7.5	7.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:			
Total capital accounts	10.2	10.2	10.5
NUMBER OF BANKS	13,473	13,473	13,497

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
JUNE 30 1969	DEC. 31 1969	JUNE 30 1970	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970	JUNE 30 1969	DEC. 31 1969	JUNE 30 1970
210,876,125	215,377,163	209,581,343	74,272,668	75,548,391	71,236,744	70,433,826	75,009,267	75,804,189
97,034,530	105,918,310	98,062,966	36,280,664	39,514,645	35,096,277	29,584,964	32,752,728	31,240,994
107,846,175	104,181,501	106,700,592	32,465,941	30,820,028	31,771,065	39,961,221	41,239,371	43,641,690
57,493,755	56,350,958	56,517,486	17,467,555	16,926,701	16,770,114	20,015,840	20,518,643	21,022,025
693,503	688,085	536,349	187,331	187,801	177,860	268,361	253,419	228,534
49,658,917	47,142,458	49,646,757	14,811,055	13,705,526	14,823,091	19,677,020	20,467,309	22,391,131
5,995,420	5,277,352	4,817,785	5,526,063	5,213,718	4,369,402	887,641	1,017,168	921,505
24,033,299	21,744,565	26,090,569	7,233,926	5,883,149	7,240,416	8,383,787	8,464,486	9,224,607
3,539,562	3,056,513	5,069,841	1,340,644	1,064,508	1,890,568	756,117	929,517	1,089,095
194,812	118,758	137,160	117,379	75,829	34,619	49,648	27,973	38,086
9,924,410	10,445,106	10,244,879	3,014,393	2,849,296	2,727,898	3,990,494	4,265,036	4,118,241
10,374,515	8,124,188	10,638,689	2,761,510	1,893,516	2,587,331	3,587,528	3,241,960	3,979,185
13,594,533	15,124,690	14,106,036	9,005,459	8,703,295	9,305,679	815,726	1,030,052	916,658
12,857,178	14,539,116	13,414,102	8,194,125	7,933,023	8,543,857	711,782	922,289	780,579
312,135	191,884	216,282	152,330	156,687	204,946	61,188	66,645	89,116
399,807	377,846	404,170	648,737	599,229	535,487	41,259	40,048	45,623
25,413	15,844	71,482	10,267	14,356	21,389	1,497	1,070	1,340
4,176,106	5,597,373	6,041,205	3,345,969	4,309,756	4,184,299	180,281	197,478	240,069
444,207	457,876	496,313	331,164	452,736	425,937	35,468	29,627	20,051
2,491,272	3,552,169	4,140,009	1,961,716	2,770,958	2,590,043	49,691	55,837	66,138
1,141,599	1,393,440	1,218,588	930,337	1,008,823	1,095,686	63,116	72,835	80,815
99,028	193,888	186,295	122,752	77,239	72,633	32,006	39,179	73,065
252,680,063	257,843,791	255,819,153	93,858,022	94,444,591	91,967,138	79,813,620	84,701,283	86,185,523
131,336,713	141,465,559	133,728,644	56,266,127	58,635,978	54,685,112	36,070,841	40,029,248	38,296,903
121,343,350	116,378,232	122,090,509	37,591,895	35,808,613	37,282,026	43,742,779	44,672,035	47,888,620
28,320,725	30,618,355	30,601,223	15,437,780	14,500,063	14,691,523	2,429,886	2,848,307	3,107,874
7,762,894	9,997,514	11,345,773	3,073,411	4,278,181	3,824,870	316,398	409,005	456,983
2,131,916	2,283,717	1,715,142	1,030,697	838,254	631,655	151,496	245,371	285,289
295,244	350,451	352,248	116,150	127,626	211,912	107,551	123,485	138,071
1,708,438	1,880,445	2,268,652	1,315,971	1,364,883	1,598,097	131,665	141,981	161,774
16,422,233	16,106,228	14,919,408	9,901,551	7,891,119	8,424,989	1,722,776	1,928,465	2,065,757
281,000,788	288,462,146	286,420,376	109,295,802	108,944,654	106,658,661	82,243,506	87,549,590	89,293,397
1,557	827	812	14	8	19	673	2,460	2,552
3,381,986	3,784,928	3,800,316	1,373,406	1,474,225	1,471,867	840,764	919,644	968,705
3,222,470	3,660,232	3,670,186	1,302,202	1,413,550	1,406,666	736,555	812,091	854,034
46,180	37,878	41,502	17,970	17,152	23,746	48,451	53,794	60,247
113,336	86,818	88,628	53,234	43,523	41,455	55,758	53,759	54,424
22,634,596	23,254,197	24,112,905	8,689,004	8,799,714	9,078,361	7,116,753	7,522,318	8,103,177
1,142,068	1,119,738	1,136,734	619,671	653,661	669,784	209,090	224,917	245,573
21,492,528	22,134,459	22,976,171	8,069,333	8,146,053	8,408,577	6,907,663	7,297,401	7,857,604
59,457	62,453	62,583	32,565	32,587	33,164	7,131	8,376	11,867
6,090,031	6,165,757	6,356,970	2,186,486	2,219,773	2,254,042	2,045,706	2,143,792	2,291,691
10,286,276	10,488,372	10,438,277	3,708,057	3,896,380	3,923,100	2,874,183	3,076,080	3,237,698
4,367,697	4,706,598	5,437,743	1,995,934	1,853,475	2,056,189	1,800,704	1,866,714	2,128,454
689,067	711,279	680,598	146,291	143,838	142,082	179,939	202,439	187,894
307,018,927	315,502,098	314,334,409	119,358,226	119,218,601	117,208,908	90,201,696	95,994,012	98,367,831
89,199,274	99,313,378	92,372,797	29,052,357	34,474,436	29,480,889	33,683,139	37,303,696	35,590,335
246,680,452	247,378,166	246,776,961	90,843,025	89,135,304	89,395,239	78,695,463	82,853,265	85,161,141
166,315,849	161,582,702	168,837,622	62,803,153	64,501,705	62,649,015	48,121,993	50,702,761	53,686,359
5,240,846	114,329	101,305	16,453	17,332	14,622	125,213	79,429	87,725
17.0	17.4	16.5	22.1	20.4	20.1	9.8	10.7	9.6
10.9	10.5	10.2	8.8	9.1	8.7	20.2	19.4	18.1
12.4	11.7	12.6	11.6	11.5	11.8	13.0	12.7	13.3
55.9	56.5	56.4	53.6	55.0	55.0	54.6	54.9	56.2
3.8	3.9	4.3	3.9	4.0	4.4	2.4	2.4	2.7
7.4	7.4	7.7	7.3	7.4	7.7	7.9	7.8	8.2
10.0	10.0	10.3	10.4	10.3	10.7	10.6	10.6	10.8
4,701	4,669	4,638	1,236	1,201	1,166	7,536	7,603	7,683

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	75,551,500	52,798,545	23,070,316	2,622,447	27,105,782	22,752,955
Currency and coin	5,477,077	2,253,284	429,233	95,879	1,728,172	3,223,793
Reserve with Federal Reserve banks (member banks)	21,532,330	14,290,348	4,620,824	885,467	8,784,057	7,241,9[illegible]
Demand balances with banks in U.S. (except American branches of foreign banks)	10,451,818	3,455,616	600,116	126,943	2,728,557	6,996,202
Other balances with banks in United States	167,856	94,833	5,939	7,786	81,108	73,023
Balances with banks in foreign countries	315,839	289,472	86,636	11,337	191,499	26,367
Cash items in process of collection	37,606,580	32,414,992	17,327,568	1,495,035	13,592,389	5,191,588
SECURITIES - TOTAL	95,491,454	46,929,885	12,207,326	3,661,343	31,061,216	48,561,569
U.S. Treasury securities	37,344,965	17,324,971	4,412,561	1,539,922	11,372,488	20,019,994
Securities of other U.S. Government agencies and corps	6,152,716	2,007,465	589,488	162,417	1,255,560	4,145,251
Obligations of States and subdivisions	50,127,351	26,441,137	6,847,044	1,860,641	17,733,452	23,686,214
Other securities	1,866,422	1,156,312	358,233	98,363	699,716	710,110
INVESTMENT SECURITIES - TOTAL	92,566,494	44,156,435	11,240,420	3,299,054	29,616,961	48,410,059
U.S. Treasury securities	36,495,081	16,493,425	4,277,653	1,304,710	10,911,062	20,001,656
Securities of other U.S. Government agencies and corps	5,748,377	1,620,941	472,325	93,165	1,055,450	4,127,436
Obligations of States and subdivisions	48,500,775	24,914,098	6,136,483	1,803,057	16,974,558	23,586,677
Other securities	1,822,261	1,127,971	353,959	98,121	675,891	694,290
TRADING ACCOUNT SECURITIES - TOTAL	2,924,960	2,773,450	966,906	362,289	1,444,255	151,510
U.S. Treasury securities	849,884	831,546	134,908	235,212	461,426	18,338
Securities of other U.S. Government agencies and corps	404,339	386,524	117,163	69,251	200,110	17,815
Obligations of States and subdivisions	1,626,576	1,527,039	710,561	57,584	758,894	99,537
Other securities	44,161	28,341	4,274	242	23,825	15,820
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	8,277,105	4,409,064	553,146	383,390	3,472,528	3,868,041
With domestic commercial banks	7,766,063	3,972,502	379,061	363,880	3,229,561	3,793,561
With brokers and dealers in securities	330,494	275,961	101,500	19,510	154,951	54,533
With others	180,548	160,601	72,585	0	88,016	19,947
OTHER LOANS AND DISCOUNTS - TOTAL	232,621,672	141,832,049	44,327,511	10,603,188	86,901,350	90,789,623
Real estate loans - total	53,261,309	24,087,756	3,727,989	823,469	19,536,298	29,173,553
Secured by farmland	1,973,418	299,366	32,102	2,329	264,935	1,674,052
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,195,602	3,762,624	318,187	76,952	3,367,485	2,432,978
Guaranteed by Veterans Administration	2,175,826	1,214,807	234,201	23,761	956,845	961,019
Not insured or guaranteed by FHA or VA	23,246,753	9,029,669	1,032,182	355,652	7,641,835	14,217,084
Secured by multifamily (5-or-more) residential properties:						
Insured by Federal Housing Administration	526,306	318,763	109,430	40,523	168,810	207,543
Not insured by FHA	2,198,652	1,558,462	317,393	74,469	1,166,600	640,190
Secured by other properties	16,944,752	7,904,065	1,684,494	249,783	5,969,788	9,040,687
Loans to domestic commercial and foreign banks	2,228,151	2,069,340	1,227,534	152,337	689,469	158,811
Loans to other financial institutions	13,451,943	11,312,564	4,178,102	1,153,688	5,980,774	2,139,379
Loans to brokers and dealers in securities	3,748,746	3,411,340	2,444,033	379,496	587,811	337,406
Other loans for purchasing or carrying securities	2,919,996	2,033,457	740,835	141,333	1,151,289	886,539
Loans to farmers (excluding loans on real estate)	6,626,448	1,538,925	15,758	45,042	1,478,125	5,087,523
Commercial and industrial loans (incl. open market paper	95,207,077	70,828,815	26,692,193	6,634,596	37,502,026	24,378,262
Other loans to individuals - total	48,738,853	21,870,716	3,773,118	941,810	17,155,788	26,868,137
Passenger automobile instalment loans	16,090,693	5,697,133	287,667	122,150	5,287,316	10,393,560
Credit cards and related plans:						
Retail (charge account) credit card plans	2,765,509	1,950,429	362,550	72,546	1,515,333	815,080
Check credit and revolving credit plans	1,037,364	732,063	171,217	19,061	541,785	305,301
Other retail consumer instalment loans	5,018,994	1,934,300	98,375	185,753	1,650,172	3,084,694
Residential repair and modernization instalment loans.	2,815,211	1,333,065	166,242	31,734	1,135,089	1,482,146
Other instalment loans for personal expenditures	7,367,289	2,900,848	801,623	96,390	2,002,835	4,466,441
Single-payment loans for personal expenditures	13,643,793	7,322,878	1,885,444	414,176	5,023,258	6,320,915
All other loans (including overdrafts)	6,439,149	4,679,136	1,527,949	331,417	2,819,770	1,760,013
TOTAL LOANS AND SECURITIES	336,390,231	193,170,998	57,087,983	14,647,921	121,435,094	143,219,233
Bank premises, furniture and fixtures, and other assets representing bank premises	6,902,163	3,901,521	839,418	303,238	2,758,865	3,000,642
Real estate owned other than bank premises	291,283	157,730	30,595	1,878	125,257	133,553
Investments in subsidiaries not consolidated	709,850	695,252	333,055	51,488	310,709	14,598
Customers' liability on acceptances outstanding	3,791,245	3,664,529	2,316,607	286,709	1,061,213	126,716
Other assets	6,194,421	4,680,032	1,988,448	377,703	2,313,881	1,514,389
TOTAL ASSETS	429,830,693	259,068,607	85,666,422	18,291,384	155,110,801	170,762,08[illegible]

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30,1940
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	279,638,790	150,173,046	41,256,174	9,832,095	99,084,777	129,465,744
Individuals, partnerships, and corporations - demand	132,899,558	78,300,146	25,032,446	5,582,266	47,685,434	54,599,412
Individuals, partnerships, and corporations - time	137,559,281	64,343,567	10,595,478	4,071,475	49,676,614	73,215,714
Savings deposits	73,175,010	34,073,780	5,195,442	1,820,337	27,058,001	39,101,230
Deposits accumulated for payment of personal loans	714,209	222,252	0	102	222,150	491,957
Other deposits of individuals, partnerships, and corps	63,670,062	30,047,535	5,400,036	2,251,036	22,396,463	33,622,527
Certified and officers' checks, letters of credit, travelers' checks, etc	9,179,951	7,529,333	5,628,250	178,354	1,722,729	1,650,618
GOVERNMENT DEPOSITS - TOTAL	33,243,472	17,032,602	2,984,069	1,064,106	12,984,427	16,210,870
United States Government - demand	6,957,701	4,697,922	1,236,051	346,818	3,115,053	2,259,779
United States Government - time	167,591	107,866	39,811	1,390	66,665	59,725
States and subdivisions - demand	12,944,380	5,260,026	1,136,042	326,065	3,797,919	7,684,354
States and subdivisions - time	13,173,800	6,966,788	572,165	389,833	6,004,790	6,207,012
DOMESTIC INTERBANK DEPOSITS - TOTAL	23,310,944	20,535,425	9,724,615	1,619,881	9,190,929	2,775,519
Commercial banks in the United States - demand	21,870,738	19,398,440	8,930,585	1,606,155	8,861,700	2,472,298
Commercial banks in the United States - time	408,678	350,549	228,159	12,964	109,426	58,129
Mutual savings banks in the United States - demand	939,657	703,491	543,687	762	159,042	236,166
Mutual savings banks in the United States - time	91,871	82,945	22,184	0	60,761	8,926
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,155,989	10,035,290	6,649,743	750,416	2,635,131	120,699
Foreign governments, central banks, etc. - demand	922,250	919,486	792,922	15,194	111,370	2,764
Foreign governments, central banks, etc. - time	6,730,052	6,681,807	4,112,801	657,169	1,911,837	48,245
Banks in foreign countries - demand	2,312,759	2,257,048	1,673,018	74,967	509,063	55,711
Banks in foreign countries - time	190,928	176,949	71,002	3,086	102,861	13,979
TOTAL DEPOSITS	346,349,195	197,776,363	60,614,601	13,266,498	123,895,264	148,572,832
Demand	188,026,994	119,065,892	44,973,001	8,130,581	65,962,310	68,961,102
Time	158,322,201	78,710,471	15,641,600	5,135,917	57,932,954	79,611,730
MISCELLANEOUS LIABILITIES - TOTAL	45,017,218	38,036,269	17,427,746	3,155,457	17,453,066	6,980,949
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	15,170,643	13,444,597	3,792,068	1,115,566	8,536,963	1,726,046
Other liabilities for borrowed money	2,346,797	1,898,747	265,302	391,476	1,241,969	448,050
Mortgage indebtedness	564,160	405,345	81,778	6,396	317,171	158,815
Acceptances outstanding	3,864,796	3,735,288	2,370,973	291,026	1,073,289	129,508
Other liabilities	23,070,822	18,552,292	10,917,625	1,350,993	6,283,674	4,518,530
TOTAL LIABILITIES	391,366,413	235,812,632	78,042,347	16,421,955	141,348,330	155,553,781
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	831	432	0	0	432	399
RESERVES ON LOANS AND SECURITIES - TOTAL	5,272,183	3,448,091	1,250,138	303,834	1,894,119	1,824,092
Reserve for bad debt losses on loans	5,076,852	3,372,532	1,247,995	295,872	1,828,665	1,704,320
Other reserves on loans	65,248	11,757	98	392	11,267	53,491
Reserves on securities	130,083	63,802	2,045	7,570	54,187	66,281
CAPITAL ACCOUNTS - TOTAL	33,191,266	19,807,452	6,373,937	1,565,595	11,867,920	13,383,814
Capital notes and debentures	1,806,518	1,415,048	524,749	39,999	850,300	391,470
Equity capital - total	31,384,748	18,392,404	5,849,188	1,525,596	11,017,620	12,992,344
Preferred stock	95,747	79,830	40,524	0	39,306	15,917
Common stock	8,611,012	5,054,233	1,644,658	491,284	2,918,291	3,556,779
Surplus	14,361,377	8,798,663	2,856,231	696,313	5,246,119	5,562,714
Undivided profits	7,493,932	3,963,883	1,167,178	205,849	2,590,856	3,530,049
Reserve for contingencies and other capital reserves	822,680	495,795	140,597	132,150	223,048	326,885
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	429,830,693	259,068,607	85,666,422	18,291,384	155,110,801	170,762,086
MEMORANDA						
Demand deposits adjusted[6]	121,591,975	62,554,538	17,478,797	4,682,573	40,393,168	59,037,437
Average of total deposits for the 15 calendar days ending with call date	334,778,523	188,708,597	57,622,694	12,448,306	118,637,597	146,069,926
Average of total loans for the 15 calendar days ending with call date	230,738,811	139,248,783	43,321,534	10,391,386	85,535,863	91,490,028
Unearned discount on instalment loans included in total capital accounts	115,927	1,427	0	0	1,427	114,500
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	17.6	20.4	26.9	14.3	17.5	13.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.8	7.0	5.5	7.6	7.7	14.1
Other securities	12.4	11.1	8.7	12.4	12.3	14.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.0	56.4	52.4	60.1	58.3	55.4
Other assets	4.2	5.1	6.4	5.6	4.2	2.8
Total capital accounts	7.7	7.6	7.4	8.6	7.7	7.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.4	10.4	10.9	10.9	10.1	10.5
NUMBER OF BANKS	5,804	177	12	9	156	5,627

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,372,880	1,676,828	3,049,708	2,364,457	685,251
Currency and coin	50,382	300,098	350,480	266,944	83,536
Reserve with Federal Reserve banks (member banks)	397,259	442,583	839,842	634,529	205,313
Demand balances with banks in U.S. (except American branches of foreign banks)	107,711	291,729	399,440	292,712	106,728
Other balances with banks in United States	2,453	1,513	3,966	3,286	680
Balances with banks in foreign countries	15,521	10,539	26,060	16,040	10,020
Cash items in process of collection	799,554	630,366	1,429,920	1,150,946	278,974
SECURITIES - TOTAL	1,192,303	2,712,214	3,904,517	2,845,611	1,058,906
U.S. Treasury securities	452,067	879,486	1,331,553	1,027,872	303,681
Securities of other U.S. Government agencies and corps.	58,141	96,919	155,060	111,060	44,000
Obligations of States and subdivisions	657,925	1,693,767	2,351,692	1,653,825	697,867
Other securities	24,170	42,042	66,212	52,854	13,358
INVESTMENT SECURITIES - TOTAL	1,128,236	2,677,462	3,805,698	2,764,654	1,041,044
U.S. Treasury securities	451,601	879,486	1,331,087	1,027,682	303,405
Securities of other U.S. Government agencies and corps.	49,635	93,729	143,364	99,524	43,840
Obligations of States and subdivisions	602,830	1,563,017	2,265,847	1,585,406	680,441
Other securities	24,170	41,230	65,400	52,042	13,358
TRADING ACCOUNT SECURITIES - TOTAL	64,067	34,752	98,819	80,957	17,862
U.S. Treasury securities	466	0	466	190	276
Securities of other U.S. Government agencies and corps.	8,506	3,190	11,696	11,536	160
Obligations of States and subdivisions	55,095	30,750	85,845	68,419	17,426
Other securities	0	812	812	812	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	111,670	149,340	261,010	226,310	34,700
With domestic commercial banks	45,700	148,890	194,590	159,890	34,700
With brokers and dealers in securities	0	0	0	0	0
With others	65,970	450	66,420	66,420	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,782,524	6,530,829	10,313,353	8,014,329	2,299,024
Real estate loans - total	322,179	2,083,952	2,406,131	1,875,988	530,143
Secured by farmland	0	19,865	19,865	16,623	3,242
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	5,923	135,568	141,491	123,403	18,088
Guaranteed by Veterans Administration	3,934	40,922	44,856	35,554	9,302
Not insured or guaranteed by FHA or VA	52,218	1,036,459	1,088,677	829,102	259,575
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	41,122	2,528	43,650	39,662	3,988
Not insured by FHA	25,554	54,976	80,530	72,215	8,315
Secured by other properties	193,428	793,634	987,062	759,429	227,633
Loans to domestic commercial and foreign banks	36,684	4,251	40,935	32,459	8,476
Loans to other financial institutions	352,018	151,796	503,814	401,800	102,014
Loans to brokers and dealers in securities	10,945	11,521	22,466	12,383	10,083
Other loans for purchasing or carrying securities	31,865	10,393	42,258	38,768	3,490
Loans to farmers (excluding loans on real estate)	241	27,823	28,064	23,256	4,808
Commercial and industrial loans (incl. open market paper)	2,440,155	2,142,269	4,582,424	3,671,579	910,845
Other loans to individuals - total	450,392	1,924,877	2,375,269	1,707,313	667,956
Passenger automobile instalment loans	72,961	664,072	737,033	539,087	197,946
Credit cards and related plans:					
Retail (charge account) credit card plans	54,623	108,714	163,337	83,742	79,595
Check credit and revolving credit plans	48,285	41,737	90,022	77,293	12,729
Other retail consumer instalment loans	13,772	116,443	130,215	100,820	29,395
Residential repair and modernization instalment loans	18,866	109,724	128,590	94,842	33,748
Other instalment loans for personal expenditures	46,301	318,906	365,207	272,953	92,254
Single-payment loans for personal expenditures	195,584	565,281	760,865	538,576	222,289
All other loans (including overdrafts)	138,045	173,947	311,992	250,783	61,209
TOTAL LOANS AND SECURITIES	5,086,497	9,392,383	14,478,880	11,086,250	3,392,630
Bank premises, furniture and fixtures, and other assets representing bank premises	96,416	219,833	316,249	241,459	74,790
Real estate owned other than bank premises	7,069	5,299	12,368	9,359	3,009
Investments in subsidiaries not consolidated	26,723	4,268	30,991	24,449	6,542
Customers' liability on acceptances outstanding	92,568	15,208	107,776	94,676	13,100
Other assets	172,546	79,858	252,404	210,694	41,710
TOTAL ASSETS	6,854,699	11,393,677	18,248,376	14,031,344	4,217,032

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
23,435,564	3,560,814	26,996,378	11,928,415	15,067,963	1,511,586	1,246,010	2,757,596	1,629,760	1,127,836
490,281	568,037	1,058,318	579,875	478,443	136,630	236,475	373,105	255,588	117,517
4,744,333	1,087,024	5,831,357	3,294,183	2,537,174	380,462	415,443	795,905	486,861	309,044
648,787	707,269	1,356,056	850,700	505,356	111,294	430,522	541,816	403,414	138,402
6,004	23,585	29,589	18,722	10,867	3,131	1,255	4,386	3,980	406
108,217	5,625	113,842	22,826	91,016	7,816	6	7,822	3,354	4,468
17,437,942	1,169,274	18,607,216	7,162,109	11,445,107	872,253	162,309	1,034,562	476,563	557,999
12,878,154	7,602,585	20,480,739	10,874,965	9,605,774	1,379,854	3,220,425	4,600,279	3,353,107	1,247,172
4,644,498	2,474,063	7,118,561	3,912,588	3,205,973	504,943	1,321,964	1,826,907	1,376,943	449,964
597,528	420,328	1,017,856	487,023	530,833	1,553	245,722	247,275	225,194	22,081
7,271,726	4,583,632	11,855,358	6,184,357	5,671,001	839,878	1,571,259	2,411,137	1,656,137	755,000
364,402	124,562	488,964	290,997	197,967	33,480	81,480	114,960	94,833	20,127
11,876,990	7,582,846	19,459,836	10,437,639	9,022,197	1,347,282	3,220,425	4,567,707	3,338,493	1,229,214
4,509,492	2,474,013	6,983,505	3,867,700	3,115,805	504,943	1,321,964	1,826,907	1,376,943	449,964
479,831	420,182	900,013	423,674	476,339	1,553	245,722	247,275	225,194	22,081
6,527,539	4,570,043	11,097,582	5,865,042	5,232,540	807,368	1,571,259	2,378,627	1,641,523	737,104
360,128	118,608	478,736	281,223	197,513	33,418	81,480	114,898	94,833	20,065
1,001,164	19,739	1,020,903	437,326	583,577	32,572	0	32,572	14,614	17,958
135,006	50	135,056	44,888	90,168	0	0	0	0	0
117,697	146	117,843	63,349	54,494	0	0	0	0	0
744,187	13,589	757,776	319,315	438,461	32,510	0	32,510	14,614	17,896
4,274	5,954	10,228	9,774	454	62	0	62	0	62
574,146	695,023	1,269,169	638,501	630,668	133,700	295,210	428,910	388,010	40,900
400,061	689,077	1,089,138	494,030	595,108	111,500	294,325	405,825	364,925	40,900
101,500	3,750	105,250	77,750	27,500	22,200	585	22,785	22,785	0
72,585	2,196	74,781	66,721	8,060	0	300	300	300	0
46,179,982	15,452,856	61,632,838	31,423,244	30,209,594	5,456,319	6,037,562	11,493,881	7,344,509	4,149,372
4,204,858	5,487,459	9,692,317	6,181,052	3,511,265	721,034	2,527,352	3,248,386	2,478,245	770,141
40,811	82,531	123,342	76,289	47,053	3,448	110,484	113,932	108,197	5,735
355,786	628,735	984,521	705,786	278,735	44,642	138,378	183,020	107,694	75,326
263,557	393,016	656,573	465,904	190,669	5,924	47,155	53,079	44,076	9,003
1,274,119	2,604,017	3,878,136	2,571,761	1,306,375	214,162	1,434,365	1,648,527	1,364,819	283,708
112,234	166,848	279,082	85,938	193,144	7,499	4,654	12,153	6,039	6,114
318,492	86,215	404,707	275,149	129,558	78,633	42,249	120,882	51,418	69,464
1,839,859	1,526,097	3,365,956	2,000,225	1,365,731	366,726	750,067	1,116,793	796,002	320,791
1,320,980	32,842	1,353,822	627,484	726,338	62,723	8,125	70,848	33,775	37,073
4,230,906	554,124	4,785,030	2,072,187	2,712,843	663,989	87,131	751,120	300,160	450,960
2,458,031	128,523	2,586,554	769,740	1,816,814	44,054	16,969	61,023	25,359	35,664
748,912	77,244	826,156	304,792	521,364	70,842	18,675	89,517	34,086	55,431
31,870	128,524	160,394	91,054	69,340	3,542	123,810	127,352	121,206	6,146
27,400,252	4,383,036	31,783,288	15,746,456	16,036,832	2,699,604	1,347,661	4,047,265	2,236,244	1,811,021
4,203,149	4,336,561	8,539,710	4,774,252	3,765,458	914,071	1,738,920	2,652,991	1,835,274	817,717
449,645	1,347,638	1,797,283	1,114,587	682,696	220,550	587,232	807,782	639,857	167,925
400,456	100,424	500,880	305,237	195,643	22,121	10,767	32,888	29,820	3,068
212,104	95,038	307,142	157,702	149,440	70,019	28,212	98,231	37,645	60,586
121,315	367,773	489,088	311,740	177,348	76,336	162,896	239,232	184,681	54,551
202,372	318,019	520,391	295,006	225,385	39,303	88,709	128,012	81,362	46,650
872,801	961,167	1,833,968	1,087,725	746,243	195,856	414,833	610,689	441,721	168,968
1,944,456	1,146,502	3,090,958	1,502,255	1,588,703	289,886	446,271	736,157	420,188	315,969
1,581,024	324,543	1,905,567	856,227	1,049,340	276,460	168,919	445,379	280,160	165,219
59,632,282	23,750,464	83,382,746	42,936,710	40,446,036	6,969,873	9,553,197	16,523,070	11,085,626	5,437,444
886,957	417,433	1,304,390	685,295	619,095	119,559	177,809	297,368	197,175	100,193
31,131	8,335	39,466	18,265	21,201	4,657	3,176	7,833	5,060	2,773
333,055	4,934	337,989	243,677	94,312	45,424	5	45,429	26,517	18,912
2,342,217	34,350	2,376,567	1,021,387	1,355,180	80,151	1,338	81,489	49,930	31,559
2,054,060	281,034	2,335,094	1,132,517	1,202,577	131,700	75,056	206,756	105,175	101,581
88,715,266	28,057,364	116,772,630	57,966,266	58,806,364	8,862,950	11,056,591	19,919,541	13,099,243	6,820,298

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,060,214	8,279,309	11,339,523	8,539,756	2,799,767
Individuals, partnerships, and corporations - demand	2,211,528	4,300,695	6,512,223	4,857,959	1,654,264
Individuals, partnerships, and corporations - time	781,552	3,862,131	4,643,683	3,540,174	1,103,509
Savings deposits	298,858	2,636,954	2,935,812	2,270,412	665,400
Deposits accumulated for payment of personal loans	0	671	671	671	0
Other deposits of individuals, partnerships, and corps.	482,694	1,224,506	1,707,200	1,269,091	438,109
Certified and officers' checks, letters of credit, travelers' checks, etc.	67,134	116,483	183,617	141,623	41,994
GOVERNMENT DEPOSITS - TOTAL	447,945	1,002,406	1,450,351	1,035,042	415,309
United States Government - demand	117,079	308,331	425,410	325,208	100,202
United States Government - time	3,530	1,327	4,857	4,528	329
States and subdivisions - demand	261,253	465,168	726,421	535,708	190,713
States and subdivisions - time	66,083	227,580	293,663	169,598	124,065
DOMESTIC INTERBANK DEPOSITS - TOTAL	944,298	207,190	1,151,488	1,028,620	122,868
Commercial banks in the United States - demand	801,243	89,684	890,927	822,578	68,349
Commercial banks in the United States - time	9,775	221	9,996	9,875	121
Mutual savings banks in the United States - demand	74,714	114,723	189,437	140,539	48,898
Mutual savings banks in the United States - time	58,566	2,562	61,128	55,628	5,500
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	238,425	5,099	243,524	230,910	12,614
Foreign governments, central banks, etc. - demand	5,449	0	5,449	5,436	13
Foreign governments, central banks, etc. - time	185,160	0	185,160	180,160	5,000
Banks in foreign countries - demand	47,391	5,099	52,490	44,889	7,601
Banks in foreign countries - time	425	0	425	425	0
TOTAL DEPOSITS	4,690,882	9,494,004	14,184,886	10,834,328	3,350,558
Demand	3,585,791	5,400,183	8,985,974	6,873,940	2,112,034
Time	1,105,091	4,093,821	5,198,912	3,960,388	1,238,524
MISCELLANEOUS LIABILITIES - TOTAL	1,505,302	819,555	2,324,857	1,873,702	451,155
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	524,687	280,775	805,462	642,407	163,055
Other liabilities for borrowed money	148,301	57,343	205,644	181,330	24,314
Mortgage indebtedness	530	4,272	4,802	3,669	1,133
Acceptances outstanding	94,523	15,208	109,731	95,695	14,036
Other liabilities	737,261	461,957	1,199,218	950,601	248,617
TOTAL LIABILITIES	6,196,184	10,313,559	16,509,743	12,708,030	3,801,713
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	10	0	10	10	0
RESERVES ON LOANS AND SECURITIES - TOTAL	90,443	130,928	221,371	171,752	49,619
Reserve for bad debt losses on loans	89,139	128,716	217,855	168,787	49,068
Other reserves on loans	1,250	546	1,796	1,326	470
Reserves on securities	54	1,666	1,720	1,639	81
CAPITAL ACCOUNTS - TOTAL	568,062	949,190	1,517,252	1,151,552	365,700
Capital notes and debentures	40,000	34,101	74,101	34,946	39,155
Equity capital - total	528,062	915,089	1,443,151	1,116,606	326,545
Preferred stock	0	744	744	544	200
Common stock	117,781	232,436	350,217	264,813	85,404
Surplus	274,469	443,094	717,563	557,110	160,453
Undivided profits	104,328	231,253	335,581	263,281	72,300
Reserve for contingencies and other capital reserves	31,484	7,562	39,046	30,858	8,188
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,854,699	11,393,677	18,248,376	14,031,344	4,217,032
MEMORANDA					
Demand deposits adjusted[6]	1,867,915	4,371,802	6,239,717	4,575,208	1,664,509
Average of total deposits for the 15 calendar days ending with call date	4,309,543	9,294,485	13,604,028	10,300,781	3,303,247
Average of total loans for the 15 calendar days ending with call date	3,751,311	6,533,127	10,284,438	7,994,241	2,290,197
Unearned discount on instalment loans included in total capital accounts	0	9,021	9,021	5,051	3,970
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	20.0	14.7	16.7	16.9	16.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	7.3	8.5	8.1	8.0	8.2
Other securities	10.1	15.3	13.3	12.2	16.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.8	58.6	57.9	58.7	55.3
Other assets	5.8	2.8	3.9	4.1	3.3
Total capital accounts	8.3	8.3	8.3	8.2	8.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.3	10.7	10.9	10.8	11.3
NUMBER OF BANKS	4	230	234	208	26

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
43,276,521	20,719,401	63,995,922	33,923,449	30,072,473	5,582,637	8,909,256	14,491,893	9,830,904	4,660,989
25,800,542	8,630,854	34,431,396	17,719,115	16,712,281	3,058,945	3,301,974	6,360,919	3,933,787	2,427,132
11,821,259	11,696,450	23,517,709	13,933,060	9,584,649	2,434,852	5,539,279	7,974,131	5,816,252	2,157,879
5,967,724	8,046,702	14,014,426	8,782,746	5,231,680	1,091,848	3,222,015	4,313,863	3,294,349	1,019,514
0	1,307	1,307	1,295	12	0	662	662	662	0
5,853,535	3,648,441	9,501,976	5,149,019	4,352,957	1,343,004	2,316,602	3,659,606	2,521,241	1,138,365
5,654,720	392,097	6,046,817	2,271,274	3,775,543	88,840	68,003	156,843	80,865	75,978
3,339,491	3,065,897	6,405,388	3,663,029	2,742,359	450,443	663,179	1,113,622	772,287	341,335
1,278,111	382,533	1,660,644	778,085	882,559	182,250	146,001	328,251	165,620	162,631
46,967	3,578	50,545	29,378	21,167	76	919	995	900	95
1,248,856	1,765,063	3,013,919	1,895,514	1,118,405	167,110	365,224	532,334	428,336	103,998
765,557	914,723	1,680,280	960,052	720,228	101,007	151,035	252,042	177,431	74,611
9,770,118	271,402	10,041,520	3,106,212	6,935,308	728,375	52,171	780,546	343,133	437,413
8,959,273	159,900	9,119,173	2,822,494	6,296,679	672,936	45,793	718,729	321,493	397,236
231,189	3,388	234,577	62,289	172,288	20,002	429	20,431	3,253	17,178
556,472	104,586	661,058	210,248	450,810	35,407	5,938	41,345	18,346	22,999
23,184	3,528	26,712	11,181	15,531	30	11	41	41	0
6,667,225	88,888	6,756,113	2,961,692	3,794,421	225,188	140	225,328	140,856	84,472
792,922	382	793,304	376,377	416,927	6,983	0	6,983	4,394	2,589
4,112,801	47,016	4,159,817	1,825,938	2,333,879	156,380	0	156,380	101,616	54,764
1,689,200	28,127	1,717,327	729,532	987,795	56,442	120	56,562	32,868	23,694
72,302	13,363	85,665	29,845	55,820	5,383	20	5,403	1,978	3,425
63,053,355	24,145,588	87,198,943	43,654,382	43,544,561	6,986,643	9,624,746	16,611,389	11,087,180	5,524,209
45,980,096	11,463,542	57,443,638	26,802,639	30,640,999	4,268,913	3,933,053	8,201,966	4,985,709	3,216,257
17,073,259	12,682,046	29,755,305	16,851,743	12,903,562	2,717,730	5,691,693	8,409,423	6,101,471	2,307,952
17,753,343	1,381,809	19,135,152	8,978,554	10,156,598	1,004,085	393,608	1,397,693	781,625	616,068
3,915,528	352,109	4,267,637	2,427,798	1,839,839	565,170	41,305	606,475	258,730	347,745
265,302	79,223	344,525	140,810	203,715	97,141	10,902	108,043	62,166	45,877
170,446	35,729	206,175	51,327	154,848	4,932	7,197	12,129	11,486	643
2,396,583	35,421	2,432,004	1,045,080	1,386,924	81,284	1,338	82,622	50,821	31,801
11,005,484	879,327	11,884,811	5,313,539	6,571,272	255,558	332,866	588,424	398,422	190,002
80,806,698	25,527,397	106,334,095	52,632,936	53,701,159	7,990,728	10,018,354	18,009,082	11,868,805	6,140,277
0	0	0	0	0	0	0	0	0	0
1,305,295	328,887	1,634,182	866,624	767,558	127,201	123,694	250,895	153,816	97,079
1,303,096	318,446	1,621,542	860,161	761,381	127,201	121,522	248,723	152,417	96,306
154	5,335	5,489	3,356	2,133	0	726	726	262	464
2,045	5,106	7,151	3,107	4,044	0	1,446	1,446	1,137	309
6,603,273	2,201,080	8,804,353	4,466,706	4,337,647	745,021	914,543	1,659,564	1,076,622	582,942
542,299	109,338	651,637	314,142	337,495	74,999	12,175	87,174	42,175	44,999
6,060,974	2,091,742	8,152,716	4,152,564	4,000,152	670,022	902,368	1,572,390	1,034,447	537,943
40,524	125	40,649	40,649	0	0	908	908	908	0
1,700,343	567,101	2,267,444	1,170,087	1,097,357	118,899	209,861	328,760	218,100	110,660
2,956,481	938,538	3,895,019	2,016,362	1,878,657	389,291	441,432	830,723	533,058	297,665
1,223,029	531,790	1,754,819	764,632	990,187	158,408	239,532	397,940	271,825	126,115
140,597	54,188	194,785	160,834	33,951	3,424	10,635	14,059	10,556	3,503
88,715,266	28,057,364	116,772,630	57,966,266	58,806,364	8,862,950	11,056,591	19,919,541	13,099,243	6,820,298
18,304,770	9,751,835	28,056,605	16,039,951	12,016,654	2,541,474	3,578,950	6,120,424	4,022,033	2,098,391
59,989,164	23,634,737	83,623,901	41,530,787	42,093,114	6,717,799	9,503,348	16,221,147	10,912,465	5,308,682
45,062,561	15,677,910	60,740,471	31,047,549	29,692,922	5,392,782	6,042,595	11,435,377	7,323,401	4,111,976
0	4,633	4,633	4,192	441	0	7,329	7,329	7,315	14
26.4	12.7	23.1	20.6	25.6	17.1	11.3	13.8	12.4	16.5
5.6	10.3	6.8	7.4	6.1	5.7	14.2	10.4	12.2	6.9
8.9	16.8	10.8	11.4	10.2	9.9	14.9	12.7	13.4	11.4
52.7	57.6	53.9	55.3	52.4	63.1	57.3	59.9	59.0	61.4
6.4	2.7	5.5	5.3	5.6	4.3	2.3	3.2	2.9	3.7
7.4	7.8	7.5	7.7	7.4	8.4	8.3	8.3	8.2	8.5
10.9	10.0	10.6	10.6	10.7	10.9	10.8	10.8	10.7	11.1
15	341	356	253	103	6	323	329	303	26

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,701,108	1,574,088	4,275,196	3,226,923	1,048,273
Currency and coin	240,342	292,558	532,900	394,281	138,619
Reserve with Federal Reserve banks (member banks)	858,704	506,713	1,365,417	1,047,252	318,165
Demand balances with banks in U.S. (except American branches of foreign banks)	283,619	521,925	805,544	597,608	207,936
Other balances with banks in United States	844	405	1,249	849	400
Balances with banks in foreign countries	9,371	448	9,819	7,681	2,138
Cash items in process of collection	1,308,228	252,039	1,560,267	1,179,252	381,015
SECURITIES - TOTAL	4,401,262	4,289,126	8,690,388	6,340,951	2,349,437
U.S. Treasury securities	1,482,675	1,989,897	3,472,572	2,552,005	920,567
Securities of other U.S. Government agencies and corps.	92,281	232,146	324,427	263,735	60,692
Obligations of States and subdivisions	2,738,248	2,020,552	4,758,800	3,414,379	1,344,421
Other securities	88,058	46,531	134,589	110,832	23,757
INVESTMENT SECURITIES - TOTAL	4,322,386	4,288,330	8,610,716	6,263,012	2,347,704
U.S. Treasury securities	1,465,090	1,989,775	3,454,865	2,535,565	919,300
Securities of other U.S. Government agencies and corps.	91,544	232,146	323,690	263,464	60,226
Obligations of States and subdivisions	2,677,714	2,019,878	4,697,592	3,353,171	1,344,421
Other securities	88,038	46,531	134,569	110,812	23,757
TRADING ACCOUNT SECURITIES - TOTAL	78,876	796	79,672	77,939	1,733
U.S. Treasury securities	17,585	122	17,707	16,440	1,267
Securities of other U.S. Government agencies and corps.	737	0	737	271	466
Obligations of States and subdivisions	60,534	674	61,208	61,208	0
Other securities	20	0	20	20	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	376,585	244,554	621,139	451,604	169,535
With domestic commercial banks	369,325	243,510	612,835	443,410	169,425
With brokers and dealers in securities	7,260	644	7,904	7,794	110
With others	0	400	400	400	0
OTHER LOANS AND DISCOUNTS - TOTAL	10,188,597	7,135,008	17,323,605	12,705,484	4,618,121
Real estate loans - total	2,134,570	2,610,902	4,745,472	3,219,284	1,526,188
Secured by farmland	6,934	194,198	201,132	143,751	57,381
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	148,662	56,060	204,722	164,528	40,194
Guaranteed by Veterans Administration	112,610	29,525	142,135	117,341	24,794
Not insured or guaranteed by FHA or VA	982,513	1,449,612	2,432,125	1,767,330	664,795
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	11,680	2,663	14,343	12,527	1,816
Not insured by FHA	147,893	49,876	197,769	116,597	81,172
Secured by other properties	724,278	828,968	1,553,246	897,210	656,036
Loans to domestic commercial and foreign banks	50,603	3,189	53,792	48,255	5,537
Loans to other financial institutions	567,685	117,483	685,168	497,075	188,093
Loans to brokers and dealers in securities	69,643	15,342	84,985	38,065	46,920
Other loans for purchasing or carrying securities	87,308	44,297	131,605	87,210	44,395
Loans to farmers (excluding loans on real estate)	3,949	185,467	189,416	138,638	50,778
Commercial and industrial loans (incl. open market paper)	4,855,688	1,476,713	6,332,401	4,733,550	1,598,851
Other loans to individuals - total	1,944,184	2,500,181	4,444,365	3,453,442	990,923
Passenger automobile instalment loans	593,325	1,150,140	1,743,465	1,375,265	368,200
Credit cards and related plans:					
Retail (charge account) credit card plans	128,954	93,840	222,794	184,941	37,853
Check credit and revolving credit plans	54,402	10,455	64,857	59,381	5,476
Other retail consumer instalment loans	161,385	234,047	395,432	322,467	72,965
Residential repair and modernization instalment loans	173,971	151,718	325,689	280,333	45,356
Other instalment loans for personal expenditures	309,642	372,127	681,769	512,010	169,759
Single-payment loans for personal expenditures	522,505	487,854	1,010,359	719,045	291,314
All other loans (including overdrafts)	474,967	181,434	656,401	489,965	166,436
TOTAL LOANS AND SECURITIES	14,966,444	11,668,688	26,635,132	19,498,039	7,137,093
Bank premises, furniture and fixtures, and other assets representing bank premises	214,074	213,452	427,526	320,855	106,671
Real estate owned other than bank premises	8,113	4,959	13,072	11,942	1,130
Investments in subsidiaries not consolidated	24,710	467	25,177	23,988	1,189
Customers' liability on acceptances outstanding	62,643	1,839	64,482	45,492	18,990
Other assets	203,283	84,591	287,874	211,150	76,724
TOTAL ASSETS	18,180,375	13,548,084	31,728,459	23,338,389	8,390,070

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
1,939,345	1,379,497	3,318,842	2,787,314	531,528	2,206,691	2,605,236	4,811,927	4,354,469	457,458
197,303	242,736	440,039	362,959	77,080	101,229	341,657	442,886	399,496	43,390
666,808	445,733	1,112,541	943,530	169,011	632,484	672,134	1,304,618	1,164,238	140,380
152,452	364,783	517,235	421,656	95,579	264,483	1,004,745	1,269,228	1,146,486	122,742
981	916	1,897	1,078	819	10,473	11,409	21,882	13,282	8,600
7,595	460	8,055	7,471	584	3,625	1,068	4,693	3,860	833
914,206	324,869	1,239,075	1,050,620	188,455	1,194,397	574,223	1,768,620	1,627,107	141,513
2,323,294	2,818,907	5,142,201	4,244,949	897,252	1,851,571	4,943,045	6,794,616	6,127,631	666,985
905,084	1,173,706	2,078,790	1,668,646	410,144	777,185	1,975,497	2,752,682	2,480,370	272,312
125,670	277,413	403,083	362,600	40,483	59,444	546,824	606,268	565,712	40,556
1,260,582	1,333,955	2,594,537	2,158,835	435,702	961,660	2,373,391	3,335,051	2,995,159	339,892
31,958	33,833	65,791	54,868	10,923	53,282	47,333	100,615	86,390	14,225
2,275,226	2,782,818	5,058,044	4,164,156	893,888	1,781,210	4,922,626	6,703,836	6,047,926	655,910
903,377	1,172,515	2,075,892	1,665,748	410,144	744,720	1,968,757	2,713,477	2,447,026	266,451
93,208	274,597	367,805	327,322	40,483	53,647	541,511	595,158	555,142	40,016
1,246,683	1,301,873	2,548,556	2,116,218	432,338	929,561	2,365,070	3,294,631	2,959,413	335,218
31,958	33,833	65,791	54,868	10,923	53,282	47,288	100,570	86,345	14,225
48,068	36,089	84,157	80,793	3,364	70,361	20,419	90,780	79,705	11,075
1,707	1,191	2,898	2,898	0	32,465	6,740	39,205	33,344	5,861
32,462	2,816	35,278	35,278	0	5,797	5,313	11,110	10,570	540
13,899	32,082	45,981	42,617	3,364	32,099	8,321	40,420	35,746	4,674
0	0	0	0	0	0	45	45	45	0
172,550	317,628	490,178	381,603	108,575	391,324	547,754	939,078	799,548	139,530
172,550	308,424	480,974	372,549	108,425	391,279	532,894	924,173	784,643	139,530
0	6,404	6,404	6,254	150	0	9,765	9,765	9,765	0
0	2,800	2,800	2,800	0	45	5,095	5,140	5,140	0
5,905,682	5,775,997	11,681,679	9,655,870	2,025,809	5,393,321	8,243,040	13,636,361	12,232,431	1,403,930
1,163,655	1,706,243	2,869,898	2,253,211	616,687	673,497	1,969,092	2,642,589	2,290,915	351,674
27,542	116,702	144,244	110,718	33,526	4,880	139,470	144,350	117,783	26,567
39,227	68,237	107,464	93,599	13,865	29,846	139,229	169,075	143,170	25,905
42,928	36,900	79,828	73,222	6,606	18,712	43,031	61,743	43,964	17,779
447,769	916,100	1,363,869	1,106,529	257,340	210,706	724,642	935,348	826,385	108,963
11,650	265	11,915	8,155	3,760	30,410	6,847	37,257	23,858	13,399
113,315	27,637	140,952	86,332	54,620	42,337	67,770	110,107	84,766	25,341
481,224	540,402	1,021,626	774,656	246,970	336,606	848,103	1,184,709	1,050,989	133,720
20,335	9,459	29,794	26,274	3,520	27,223	23,217	50,440	47,225	3,215
394,883	164,734	559,617	446,991	112,626	398,219	228,182	626,401	578,754	47,647
47,953	14,213	62,166	48,300	13,866	47,903	42,483	90,386	85,077	5,309
33,583	29,266	62,849	44,628	18,221	31,888	108,258	140,146	126,974	13,172
28,993	155,511	184,504	151,503	33,001	26,439	182,014	208,453	177,387	31,066
2,272,992	1,460,733	3,733,725	3,207,818	525,907	2,334,347	2,648,841	4,983,188	4,479,429	503,759
1,712,278	2,109,568	3,821,846	3,163,868	657,978	1,693,326	2,889,060	4,582,386	4,152,215	430,171
597,166	828,308	1,425,474	1,205,587	219,887	343,111	997,700	1,340,811	1,200,190	140,621
208,423	85,709	294,132	258,394	35,738	194,540	117,902	312,442	290,213	22,229
27,990	16,167	44,157	37,418	6,739	24,423	15,625	40,048	36,629	3,419
182,637	196,609	379,246	315,714	63,532	218,568	405,299	623,867	551,776	72,091
84,404	82,952	167,356	121,168	46,188	49,430	123,488	172,918	159,341	13,577
238,822	395,631	634,453	502,106	132,347	143,869	455,286	599,155	536,914	62,241
372,836	504,192	877,028	723,481	153,547	719,385	773,760	1,493,145	1,377,152	115,993
231,010	126,270	357,280	313,277	44,003	160,479	151,893	312,372	294,455	17,917
8,401,526	8,912,532	17,314,058	14,282,422	3,031,636	7,636,216	13,733,839	21,370,055	19,159,610	2,210,445
166,847	229,378	396,225	329,491	66,734	259,062	381,292	640,354	559,531	80,823
7,857	13,732	21,589	20,525	1,064	13,105	14,637	27,742	26,173	1,569
4,624	598	5,222	4,286	936	13,527	983	14,510	14,309	201
16,593	4,113	20,706	19,448	1,258	19,638	7,562	27,200	24,156	3,044
126,666	76,926	203,592	176,432	27,160	117,594	154,107	271,701	238,952	32,749
10,663,458	10,616,776	21,280,234	17,619,918	3,660,316	10,265,833	16,897,656	27,163,489	24,377,200	2,786,289

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	12,004,501	10,806,245	22,810,746	16,692,215	6,118,531
Individuals, partnerships, and corporations - demand	5,624,913	3,977,270	9,602,183	7,138,031	2,464,152
Individuals, partnerships, and corporations - time	6,228,725	6,719,601	12,948,326	9,371,617	3,576,709
Savings deposits	3,855,619	3,825,042	7,680,661	5,412,962	2,267,699
Deposits accumulated for payment of personal loans	119,111	346,581	465,692	326,481	139,211
Other deposits of individuals, partnerships, and corps.	2,253,995	2,547,978	4,801,973	3,632,174	1,169,799
Certified and officers' checks, letters of credit, travelers' checks, etc.	150,863	109,374	260,237	182,567	77,670
GOVERNMENT DEPOSITS - TOTAL	1,587,992	993,541	2,581,533	1,961,990	619,543
United States Government - demand	391,037	230,946	621,983	442,055	179,928
United States Government - time	1,570	361	1,931	1,769	162
States and subdivisions - demand	418,145	452,251	870,396	674,422	195,974
States and subdivisions - time	777,240	309,983	1,087,223	843,744	243,479
DOMESTIC INTERBANK DEPOSITS - TOTAL	674,022	58,574	732,596	584,627	147,969
Commercial banks in the United States - demand	656,899	55,566	712,465	570,093	142,372
Commercial banks in the United States - time	7,808	1,802	9,610	9,210	400
Mutual savings banks in the United States - demand	9,315	1,196	10,511	5,314	5,197
Mutual savings banks in the United States - time	0	10	10	10	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	174,066	1,172	175,238	160,574	14,664
Foreign governments, central banks, etc. - demand	326	0	326	220	106
Foreign governments, central banks, etc. - time	147,300	0	147,300	140,300	7,000
Banks in foreign countries - demand	25,440	1,172	26,612	20,054	6,558
Banks in foreign countries - time	1,000	0	1,000	0	1,000
TOTAL DEPOSITS	14,440,581	11,359,532	26,300,113	19,399,406	6,900,707
Demand	7,276,938	4,827,775	12,104,713	9,032,756	3,071,957
Time	7,163,643	7,031,757	14,195,400	10,366,650	3,828,750
MISCELLANEOUS LIABILITIES - TOTAL	1,799,303	439,764	2,239,067	1,606,201	632,866
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	757,301	69,440	826,741	643,863	182,878
Other liabilities for borrowed money	78,104	6,342	84,446	48,389	36,057
Mortgage indebtedness	4,370	3,080	7,450	7,129	321
Acceptances outstanding	62,668	1,839	64,507	45,517	18,990
Other liabilities	896,860	359,063	1,255,923	861,303	394,620
TOTAL LIABILITIES	16,239,884	12,299,296	28,539,180	21,005,607	7,533,573
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	19	19	0	19
RESERVES ON LOANS AND SECURITIES - TOTAL	240,257	131,601	371,858	261,938	109,920
Reserve for bad debt losses on loans	210,392	118,943	329,335	243,488	85,847
Other reserves on loans	4,610	4,687	9,297	7,528	1,769
Reserves on securities	25,255	7,971	33,226	10,922	22,304
CAPITAL ACCOUNTS - TOTAL	1,700,234	1,117,168	2,817,402	2,070,844	746,558
Capital notes and debentures	49,711	16,161	65,872	52,725	13,147
Equity capital - total	1,650,523	1,101,007	2,751,530	2,018,119	733,411
Preferred stock	0	7,195	7,195	6,495	700
Common stock	391,087	305,505	696,592	513,414	183,178
Surplus	847,385	486,126	1,333,511	958,715	374,796
Undivided profits	359,479	284,124	643,603	483,083	160,520
Reserve for contingencies and other capital reserves	52,572	18,057	70,629	56,412	14,217
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	18,180,375	13,548,084	31,728,459	23,338,389	8,390,070
MEMORANDA					
Demand deposits adjusted[6]	4,920,774	4,289,224	9,209,998	6,841,356	2,368,642
Average of total deposits for the 15 calendar days ending with call date	14,027,579	11,708,400	25,735,979	18,994,361	6,741,618
Average of total loans for the 15 calendar days ending with call date	10,218,585	7,171,971	17,390,556	12,658,257	4,732,299
Unearned discount on instalment loans included in total capital accounts	0	6,678	6,678	6,639	39
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.9	11.6	13.5	13.8	12.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.6	16.4	11.9	12.0	11.7
Other securities	15.6	15.3	15.5	15.2	16.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.1	54.5	56.6	56.4	57.1
Other assets	2.8	2.3	2.6	2.6	2.4
Total capital accounts	9.4	8.2	8.9	8.9	8.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.1	11.2	11.7	11.8	11.6
NUMBER OF BANKS	16	456	472	334	138

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
7,388,578	8,249,396	15,637,974	12,898,320	2,739,654	6,028,365	12,189,112	18,217,477	16,414,583	1,802,894
3,957,894	3,708,824	7,666,718	6,406,775	1,259,943	3,408,768	5,814,572	9,223,340	8,323,129	900,211
3,333,207	4,465,913	7,799,120	6,348,393	1,450,727	2,561,304	6,254,405	8,815,709	7,931,710	883,999
1,945,682	2,545,050	4,490,732	3,608,882	881,850	1,205,188	3,002,700	4,207,888	3,836,463	371,425
15,877	3,375	19,252	14,605	4,647	2,129	15,928	18,057	14,693	3,364
1,371,648	1,917,488	3,289,136	2,724,906	564,230	1,353,987	3,235,777	4,589,764	4,080,554	509,210
97,477	74,659	172,136	143,152	28,984	58,293	120,135	178,428	159,744	18,684
891,938	782,206	1,674,144	1,443,783	230,361	1,001,838	1,835,178	2,837,016	2,529,124	307,892
281,217	137,351	418,568	366,799	51,769	155,577	183,310	338,887	305,043	33,844
5,899	5,676	11,575	9,603	1,972	2,706	5,669	8,375	7,271	1,104
338,025	424,964	762,989	642,601	120,388	461,638	846,000	1,307,638	1,163,106	144,532
266,797	214,215	481,012	424,780	56,232	381,917	800,199	1,182,116	1,053,704	128,412
480,944	128,656	609,600	509,416	100,184	1,036,819	642,213	1,679,032	1,558,097	120,935
466,947	126,743	593,690	497,223	96,467	1,026,622	621,057	1,647,679	1,530,417	117,262
4,681	1,472	6,153	5,243	910	10,197	20,169	30,366	27,318	3,048
9,316	441	9,757	6,950	2,807	0	867	867	342	525
0	0	0	0	0	0	120	120	20	100
105,685	913	106,598	71,484	35,114	42,345	5,872	48,217	45,555	2,662
39,138	207	39,345	34,555	4,790	4,131	682	4,813	4,799	14
46,839	229	47,068	20,068	27,000	19,050	0	19,050	19,050	0
19,558	477	20,035	16,711	3,324	19,148	5,190	24,338	21,690	2,648
150	0	150	150	0	16	0	16	16	0
8,867,145	9,161,171	18,028,316	14,923,003	3,105,313	8,109,367	14,672,375	22,781,742	20,547,359	2,234,383
5,209,572	4,473,666	9,683,238	8,114,766	1,568,472	5,134,177	7,591,813	12,725,990	11,508,270	1,217,720
3,657,573	4,687,505	8,345,078	6,808,237	1,536,841	2,975,190	7,080,562	10,055,752	9,039,089	1,016,663
818,618	501,222	1,319,840	1,121,760	198,080	1,167,093	733,474	1,900,567	1,600,858	299,709
426,172	145,338	571,510	461,488	110,022	690,048	223,054	913,102	790,977	122,125
52,431	19,588	72,019	71,419	600	189,174	34,568	223,742	139,555	84,187
5,482	21,162	26,644	23,001	3,643	13,912	36,335	50,247	38,696	11,551
16,593	4,113	20,706	19,448	1,258	20,065	7,612	27,677	24,633	3,044
317,940	311,021	628,961	546,404	82,557	253,894	431,905	685,799	606,997	78,802
9,685,763	9,662,393	19,348,156	16,044,763	3,303,393	9,276,460	15,405,849	24,682,309	22,148,217	2,534,092
319	3	322	322	0	0	24	24	24	0
120,571	110,315	230,886	190,317	40,569	109,138	158,462	267,600	236,621	30,979
119,773	102,857	222,630	184,901	37,729	105,262	145,080	250,342	224,098	26,244
0	2,118	2,118	420	1,698	0	6,544	6,544	4,100	2,444
798	5,340	6,138	4,996	1,142	3,876	6,838	10,714	8,423	2,291
856,805	844,065	1,700,870	1,384,516	316,354	880,235	1,333,321	2,213,556	1,992,338	221,218
62,500	7,798	70,298	56,627	13,671	79,657	33,196	112,853	106,573	6,280
794,305	836,267	1,630,572	1,327,889	302,683	800,578	1,300,125	2,100,703	1,885,765	214,938
1,597	0	1,597	1,597	0	2,850	0	2,850	2,850	0
189,550	225,913	415,463	333,448	82,015	199,586	390,264	589,850	533,521	56,329
376,223	376,099	752,322	625,663	126,659	371,119	572,506	943,625	843,448	100,177
211,538	217,766	429,304	345,043	84,261	181,603	306,285	487,888	434,863	53,025
15,397	16,489	31,886	22,138	9,748	45,420	31,070	76,490	71,083	5,407
10,663,458	10,616,776	21,280,234	17,619,918	3,660,316	10,265,833	16,897,656	27,163,489	24,377,200	2,786,289
3,547,202	3,884,703	7,431,905	6,200,124	1,231,781	2,757,581	6,213,223	8,970,804	8,045,703	925,101
8,644,433	8,998,622	17,643,055	14,581,763	3,061,292	7,785,147	14,404,421	22,189,568	20,023,863	2,165,705
5,837,845	5,770,871	11,608,716	9,532,214	2,076,502	5,290,369	8,271,165	13,561,534	12,055,854	1,505,680
0	7,825	7,825	5,761	2,064	1,427	12,609	14,036	13,110	926
18.2	13.0	15.6	15.8	14.5	21.5	15.4	17.7	17.9	16.4
9.3	13.6	11.5	11.3	12.3	7.8	14.9	12.2	12.3	11.0
12.4	12.9	12.7	12.8	12.2	10.3	14.4	12.8	12.8	12.9
57.0	57.4	57.2	57.0	58.3	56.3	52.0	53.7	53.5	55.4
3.0	3.1	3.0	3.1	2.7	4.1	3.3	3.6	3.5	4.2
8.0	8.0	8.0	7.9	8.6	8.6	7.9	8.1	8.2	7.9
11.0	10.5	10.7	10.5	11.6	12.0	10.8	11.3	11.3	10.7
15	349	364	274	90	20	523	543	482	61

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	5,774,717	3,664,663	9,439,380	7,234,178	2,205,202
Currency and coin	297,886	483,438	781,324	580,360	200,964
Reserve with Federal Reserve banks (member banks)	1,679,662	1,364,412	3,044,074	2,201,379	842,695
Demand balances with banks in U.S. (except American branches of foreign banks)	645,472	1,097,638	1,743,110	1,316,452	426,658
Other balances with banks in United States	45,403	2,953	48,356	47,506	850
Balances with banks in foreign countries	32,054	1,054	33,108	18,809	14,299
Cash items in process of collection	3,074,240	715,168	3,789,408	3,069,672	719,736
SECURITIES - TOTAL	6,993,751	9,442,016	16,435,767	11,877,774	4,557,993
U.S. Treasury securities	2,895,293	4,204,882	7,100,175	5,166,909	1,933,266
Securities of other U.S. Government agencies and corps.	274,030	981,115	1,255,145	922,102	333,043
Obligations of States and subdivisions	3,658,165	4,073,158	7,731,323	5,524,824	2,206,499
Other securities	166,263	182,861	349,124	263,939	85,185
INVESTMENT SECURITIES - TOTAL	6,528,801	9,436,144	15,964,945	11,537,272	4,427,673
U.S. Treasury securities	2,604,912	4,202,205	6,807,117	4,922,334	1,884,783
Securities of other U.S. Government agencies and corps.	193,392	980,567	1,173,959	872,534	301,425
Obligations of States and subdivisions	3,564,520	4,070,511	7,635,031	5,478,751	2,156,280
Other securities	165,977	182,861	348,838	263,653	85,185
TRADING ACCOUNT SECURITIES - TOTAL	464,950	5,872	470,822	340,502	130,320
U.S. Treasury securities	290,381	2,677	293,058	244,575	48,483
Securities of other U.S. Government agencies and corps.	80,638	548	81,186	49,568	31,618
Obligations of States and subdivisions	93,645	2,647	96,292	46,073	50,219
Other securities	286	0	286	286	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	775,481	547,440	1,322,921	1,069,078	253,843
With domestic commercial banks	737,428	538,825	1,276,253	1,027,813	248,440
With brokers and dealers in securities	19,652	5,550	25,202	21,340	3,862
With others	18,401	3,065	21,466	19,925	1,541
OTHER LOANS AND DISCOUNTS - TOTAL	19,560,310	15,856,321	35,416,631	26,222,387	9,194,244
Real estate loans - total	3,885,180	6,204,104	10,089,284	7,007,503	3,081,781
Secured by farmland	5,079	315,747	320,826	216,962	103,864
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	649,281	464,323	1,113,604	692,778	420,826
Guaranteed by Veterans Administration	185,279	98,317	283,596	195,691	87,905
Not insured or guaranteed by FHA or VA	1,670,287	3,461,090	5,131,377	3,680,220	1,451,157
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	66,407	5,050	71,457	68,397	3,060
Not insured by FHA	277,782	134,447	412,229	222,216	190,013
Secured by other properties	1,031,065	1,725,130	2,756,195	1,931,239	824,956
Loans to domestic commercial and foreign banks	252,060	20,612	272,672	222,779	49,893
Loans to other financial institutions	1,782,241	345,630	2,127,871	1,655,013	472,858
Loans to brokers and dealers in securities	434,798	52,771	487,569	409,763	77,806
Other loans for purchasing or carrying securities	256,218	257,621	513,839	333,848	179,991
Loans to farmers (excluding loans on real estate)	69,037	853,669	922,706	647,253	275,453
Commercial and industrial loans (incl. open market paper)	9,902,523	3,588,959	13,491,482	10,235,223	3,256,259
Other loans to individuals - total	2,417,367	4,245,807	6,663,174	5,000,265	1,662,909
Passenger automobile instalment loans	586,695	1,729,957	2,316,652	1,729,703	586,949
Credit cards and related plans:					
Retail (charge account) credit card plans	135,838	110,182	246,020	183,684	62,336
Check credit and revolving credit plans	60,208	41,487	101,695	70,002	31,693
Other retail consumer instalment loans	357,199	565,483	922,682	739,321	183,361
Residential repair and modernization instalment loans	192,624	262,219	454,843	339,348	115,495
Other instalment loans for personal expenditures	254,542	531,654	786,196	590,634	195,562
Single-payment loans for personal expenditures	830,261	1,004,825	1,835,086	1,347,573	487,513
All other loans (including overdrafts)	560,886	287,148	848,034	710,740	137,294
TOTAL LOANS AND SECURITIES	27,329,542	25,845,777	53,175,319	39,169,239	14,006,080
Bank premises, furniture and fixtures, and other assets representing bank premises	509,945	459,843	969,788	699,445	270,343
Real estate owned other than bank premises	10,444	26,169	36,613	23,892	12,721
Investments in subsidiaries not consolidated	87,657	659	88,316	77,273	11,043
Customers' liability on acceptances outstanding	321,412	16,009	337,421	298,114	39,307
Other assets	574,839	276,721	851,560	677,822	173,738
TOTAL ASSETS	34,608,556	30,289,341	64,898,397	48,179,963	16,718,434

332.1
F31ca
1970 ve

CORRECTED FIGURES FOR ASSETS, LIABILITIES, AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971

NOVEMBER 1971

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	84,753,801	60,180,088	26,199,559	3,079,853	30,900,676	24,573,713
Currency and coin	5,870,484	2,414,962	466,472	126,245	1,822,245	3,455,522
Reserve with Federal Reserve banks (member banks)	24,067,449	16,101,716	4,716,307	991,123	10,394,286	7,965,733
Demand balances with banks in U.S. (except American branches of foreign banks)	11,730,585	4,636,495	1,132,468	245,814	3,258,213	7,094,090
Other balances with banks in United States	1,241,856	872,992	60,864	1,047	811,081	368,864
Balances with banks in foreign countries	349,236	282,684	84,523	59,409	138,752	66,552
Cash items in process of collection	41,494,191	35,871,239	19,738,925	1,656,215	14,476,099	5,622,952
SECURITIES - TOTAL	118,743,696	58,780,983	13,815,931	4,700,057	40,264,995	59,962,713
U.S. Treasury securities	44,050,423	21,404,264	5,116,306	1,735,794	14,552,164	22,646,159
Securities of other U.S. Government agencies and corps	9,971,248	3,621,410	921,757	258,650	2,441,003	6,349,838
Obligations of States and subdivisions	61,990,707	32,287,810	7,298,336	2,580,521	22,408,953	29,702,897
Other securities	2,731,318	1,467,499	479,532	125,092	862,875	1,263,819
INVESTMENT SECURITIES - TOTAL	114,660,427	54,966,950	12,475,771	4,214,405	38,276,774	59,693,477
U.S. Treasury securities	42,124,985	19,557,051	4,607,532	1,451,444	13,498,075	22,567,934
Securities of other U.S. Government agencies and corps	9,339,401	3,025,962	626,000	207,157	2,192,805	6,313,439
Obligations of States and subdivisions	60,504,910	30,954,660	6,763,208	2,431,876	21,759,576	29,550,250
Other securities	2,691,131	1,429,277	479,031	123,928	826,318	1,261,854
TRADING ACCOUNT SECURITIES - TOTAL	4,083,269	3,814,033	1,340,160	485,652	1,988,221	269,236
U.S. Treasury securities	1,925,438	1,847,213	508,774	284,350	1,054,089	78,225
Securities of other U.S. Government agencies and corps	631,847	595,448	295,757	51,493	248,198	36,399
Obligations of States and subdivisions	1,485,797	1,333,150	535,128	148,645	649,377	152,647
Other securities	40,187	38,222	501	1,164	36,557	1,965
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	12,040,844	6,618,667	996,393	612,300	5,009,974	5,422,177
With domestic commercial banks	11,244,792	5,920,126	790,380	557,300	4,572,446	5,324,666
With brokers and dealers in securities	556,692	500,105	148,500	55,000	296,605	56,587
With others	239,360	198,436	57,513	0	140,923	40,924
OTHER LOANS AND DISCOUNTS - TOTAL	248,126,962	149,587,442	46,246,913	11,164,231	92,176,298	98,539,520
Real estate loans - total	56,993,847	25,785,703	4,202,283	861,194	20,722,226	31,208,144
Secured by farmland	1,872,723	252,112	1,473	3,567	247,072	1,620,611
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,366,371	3,843,495	297,353	46,227	3,499,915	2,522,876
Guaranteed by Veterans Administration	2,226,669	1,240,055	224,314	22,882	992,859	986,614
Not insured or guaranteed by FHA or VA	25,040,104	9,706,948	1,156,556	394,883	8,155,509	15,333,156
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	615,674	388,910	107,460	54,466	226,984	226,764
Not insured by FHA	2,445,969	1,674,128	362,894	75,066	1,236,168	771,841
Secured by other properties	18,426,337	8,680,055	2,052,233	264,103	6,363,719	9,746,282
Loans to domestic commercial and foreign banks	2,496,292	2,217,141	1,106,431	218,158	892,552	279,151
Loans to other financial institutions	15,770,334	13,192,953	4,210,122	1,465,489	7,517,342	2,577,381
Loans to brokers and dealers in securities	5,332,921	4,981,059	3,821,929	372,980	786,150	351,862
Other loans for purchasing or carrying securities	3,024,330	2,301,554	637,465	245,164	1,418,925	722,776
Loans to farmers (excluding loans on real estate)	7,094,691	1,661,576	19,722	40,851	1,601,003	5,433,115
Commercial and industrial loans (incl. open market paper	98,589,260	71,651,349	26,947,860	6,514,689	38,188,800	26,937,911
Other loans to individuals - total	52,047,383	22,923,742	3,916,067	1,078,423	17,929,252	29,123,641
Passenger automobile instalment loans	16,604,093	5,816,981	341,837	118,571	5,356,573	10,787,112
Credit cards and related plans:						
Retail (charge account) credit card plans	3,531,572	2,494,871	460,817	105,635	1,928,419	1,036,701
Check credit and revolving credit plans	1,191,037	830,866	191,193	19,864	619,809	360,171
Other retail consumer instalment loans:						
Mobile homes, not including travel trailers	2,849,103	982,211	2,285	23,569	956,357	1,866,892
Other retail consumer goods	3,082,377	1,139,495	124,595	106,225	908,675	1,942,882
Residential repair and modernization instalment loans	2,885,888	1,339,039	176,771	34,048	1,128,220	1,546,849
Other instalment loans for personal expenditures	7,820,217	3,039,719	821,924	146,782	2,071,013	4,780,498
Single-payment loans for personal expenditures	14,083,096	7,280,560	1,796,645	523,729	4,960,186	6,802,536
All other loans (including overdrafts)	6,777,904	4,872,365	1,385,034	367,283	3,120,048	1,905,539
TOTAL LOANS AND SECURITIES	378,911,502	214,987,092	61,059,237	16,476,588	137,451,267	163,924,410
Bank premises, furniture and fixtures, and other assets representing bank premises	7,725,562	4,336,353	895,898	329,303	3,111,152	3,389,209
Real estate owned other than bank premises	285,409	151,932	19,181	1,631	131,120	133,477
Investments in subsidiaries not consolidated	772,025	755,958	348,417	58,458	349,083	16,067
Customers' liability on acceptances outstanding	3,795,618	3,682,167	2,410,997	175,048	1,096,122	113,451
Other assets	6,674,492	4,882,991	1,833,956	356,343	2,692,692	1,791,501
TOTAL ASSETS	482,918,409	288,976,581	92,767,245	20,477,224	175,732,112	193,941,828

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	323,169,390	176,993,684	50,261,556	12,105,003	114,627,125	146,175,706
Individuals, partnerships, and corporations - demand	141,490,974	82,790,569	25,401,953	6,067,743	51,320,873	58,700,405
Individuals, partnerships, and corporations - time	171,023,584	85,504,785	18,827,369	5,826,139	60,851,277	85,518,799
Savings deposits	83,665,588	39,597,186	6,179,526	2,159,915	31,257,745	44,068,402
Deposits accumulated for payment of personal loans	535,890	124,850	0	13	124,837	411,040
Other deposits of individuals, partnerships, and corps	86,822,106	45,782,749	12,647,843	3,666,211	29,468,695	41,039,357
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,654,832	8,698,330	6,032,234	211,121	2,454,975	1,956,502
GOVERNMENT DEPOSITS - TOTAL	40,984,315	21,148,248	3,952,704	1,413,394	15,782,150	19,836,067
United States Government - demand	6,984,258	4,470,644	1,198,884	317,743	2,954,017	2,513,614
United States Government - time	462,381	319,734	68,302	2,665	248,767	142,647
States and subdivisions - demand	12,966,525	4,857,474	789,060	352,197	3,716,217	8,109,051
States and subdivisions - time	20,571,151	11,500,396	1,896,458	740,789	8,863,149	9,070,755
DOMESTIC INTERBANK DEPOSITS - TOTAL	29,473,051	26,218,337	14,381,024	1,521,989	10,315,324	3,254,714
Commercial banks in the United States - demand	26,635,776	23,911,465	13,033,978	1,437,731	9,439,756	2,724,311
Commercial banks in the United States - time	1,462,753	1,274,128	758,278	83,210	432,640	188,625
Mutual savings banks in the United States - demand	969,989	662,499	470,298	1,048	191,153	307,490
Mutual savings banks in the United States - time	404,533	370,245	118,470	0	251,775	34,288
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,994,934	7,886,026	5,114,327	595,654	2,176,045	108,908
Foreign governments, central banks, etc. - demand	742,838	738,795	592,456	16,485	129,854	4,043
Foreign governments, central banks, etc. - time	4,779,330	4,731,809	2,744,500	526,669	1,460,640	47,521
Banks in foreign countries - demand	2,359,611	2,303,104	1,716,690	51,150	535,264	56,507
Banks in foreign countries - time	113,155	112,318	60,681	1,350	50,287	837
TOTAL DEPOSITS	401,621,690	232,246,295	73,709,611	15,636,040	142,900,644	169,375,395
Demand	202,804,803	128,432,880	49,235,553	8,455,218	70,742,109	74,371,923
Time	198,816,887	103,813,415	24,474,058	7,180,822	72,158,535	95,003,472
MISCELLANEOUS LIABILITIES - TOTAL	40,202,975	31,976,834	10,955,781	2,891,675	18,129,378	8,226,141
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	19,947,020	17,769,715	4,275,914	1,985,493	11,508,308	2,177,305
Other liabilities for borrowed money	1,782,763	1,273,655	254,926	373,759	644,970	509,108
Mortgage indebtedness	494,690	339,063	84,341	5,982	248,740	155,627
Acceptances outstanding	3,875,520	3,758,036	2,478,471	175,581	1,103,984	117,484
Other liabilities	14,102,982	8,836,365	3,862,129	350,860	4,623,376	5,266,617
TOTAL LIABILITIES	441,824,665	264,223,129	84,665,392	18,527,715	161,030,022	177,601,536
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	1,097	576	0	0	576	521
RESERVES ON LOANS AND SECURITIES - TOTAL	5,262,748	3,429,782	1,241,471	312,580	1,875,731	1,832,966
Reserve for bad debt losses on loans	5,061,552	3,346,703	1,241,471	302,964	1,802,268	1,714,849
Other reserves on loans	68,980	18,543	0	2,324	16,219	50,437
Reserves on securities	132,216	64,536	0	7,292	57,244	67,680
CAPITAL ACCOUNTS - TOTAL	35,829,899	21,323,094	6,860,382	1,636,929	12,825,783	14,506,805
Capital notes and debentures	2,289,050	1,851,803	735,277	39,454	1,077,072	437,247
Equity capital - total	33,540,849	19,471,291	6,125,105	1,597,475	11,748,711	14,069,558
Preferred stock	97,537	79,641	40,524	0	39,117	17,896
Common stock	9,095,334	5,344,705	1,687,330	511,961	3,145,414	3,750,629
Surplus	15,402,761	9,450,404	3,061,415	749,320	5,639,669	5,952,357
Undivided profits	8,144,539	4,118,145	1,233,086	204,344	2,680,715	4,026,394
Reserve for contingencies and other capital reserves	800,678	478,396	102,750	131,850	243,796	322,282
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	482,918,409	288,976,581	92,767,245	20,477,224	175,732,112	193,941,828
MEMORANDA						
Demand deposits adjusted[1]	127,690,578	64,179,532	15,263,766	5,043,529	43,872,237	63,511,046
Average of total deposits for the 15 calendar days ending with call date	389,706,588	221,556,292	67,907,423	15,011,803	138,637,066	168,150,296
Average of total loans for the 15 calendar days ending with call date	249,264,130	150,052,786	45,850,570	11,213,859	92,988,357	99,211,344
Unearned discount on instalment loans included in total capital accounts	102,422	0	0	0	0	102,422
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	17.6	20.8	28.2	15.0	17.6	12.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.7	7.8	5.6	8.1	8.9	14.9
Other securities	13.9	12.5	9.3	14.9	14.0	16.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.9	54.1	50.9	57.5	55.3	53.6
Other assets	4.0	4.8	5.9	4.5	4.2	2.8
Total capital accounts	7.4	7.4	7.4	8.0	7.3	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.1	10.2	11.1	10.3	9.8	9.9
NUMBER OF BANKS	5,737	177	12	9	156	5,560

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,501,527	1,790,840	3,292,367	2,595,533	696,834
Currency and coin	45,613	305,523	351,136	269,504	81,632
Reserve with Federal Reserve banks (member banks)	425,900	515,995	941,895	716,785	225,110
Demand balances with banks in U.S. (except American branches of foreign banks)	118,415	296,398	414,813	326,116	88,697
Other balances with banks in United States	61,710	10,261	71,971	69,125	2,846
Balances with banks in foreign countries	14,080	16,132	30,212	15,720	14,492
Cash items in process of collection	835,809	646,531	1,482,340	1,198,283	284,057
SECURITIES - TOTAL	1,710,954	3,125,123	4,836,077	3,494,657	1,341,420
U.S. Treasury securities	540,474	833,418	1,373,892	1,080,766	293,126
Securities of other U.S. Government agencies and corps.	140,114	109,012	249,126	144,365	104,761
Obligations of States and subdivisions	1,000,710	2,113,153	3,113,863	2,196,547	917,316
Other securities	29,656	69,540	99,196	72,979	26,217
INVESTMENT SECURITIES - TOTAL	1,588,745	3,084,821	4,673,566	3,350,223	1,323,343
U.S. Treasury securities	508,362	831,479	1,339,841	1,049,056	290,785
Securities of other U.S. Government agencies and corps.	129,194	109,012	238,206	133,445	104,761
Obligations of States and subdivisions	921,533	2,074,790	2,996,323	2,094,743	901,580
Other securities	29,656	69,540	99,196	72,979	26,217
TRADING ACCOUNT SECURITIES - TOTAL	122,209	40,302	162,511	144,434	18,077
U.S. Treasury securities	32,112	1,939	34,051	31,710	2,341
Securities of other U.S. Government agencies and corps.	10,920	0	10,920	10,920	0
Obligations of States and subdivisions	79,177	38,363	117,540	101,804	15,736
Other securities	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	186,911	128,730	315,641	283,006	32,635
With domestic commercial banks	103,911	100,090	204,001	171,366	32,635
With brokers and dealers in securities	0	19,375	19,375	19,375	0
With others	83,000	9,265	92,265	92,265	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,614,259	7,092,272	10,706,531	8,283,779	2,422,752
Real estate loans - total	333,291	2,230,218	2,563,509	2,003,326	560,183
Secured by farmland	0	18,018	18,018	15,145	2,873
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,321	130,765	138,086	118,683	19,403
Guaranteed by Veterans Administration	4,241	37,961	42,202	34,055	8,147
Not insured or guaranteed by FHA or VA	49,506	1,108,592	1,158,098	902,007	256,091
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	47,632	3,704	51,336	48,129	3,207
Not insured by FHA	35,996	53,582	90,578	69,030	21,548
Secured by other properties	187,595	877,596	1,065,191	816,277	248,914
Loans to domestic commercial and foreign banks	43,584	11,141	54,725	41,339	13,386
Loans to other financial institutions	477,832	262,332	740,164	584,755	155,409
Loans to brokers and dealers in securities	28,193	16,870	45,063	30,972	14,091
Other loans for purchasing or carrying securities	23,498	11,839	35,337	30,634	4,703
Loans to farmers (excluding loans on real estate)	2,930	32,442	35,372	29,906	5,466
Commercial and industrial loans (incl. open market paper)	2,207,307	2,363,625	4,570,932	3,631,950	938,982
Other loans to individuals - total	441,326	1,988,821	2,430,147	1,748,890	681,257
Passenger automobile instalment loans	53,269	632,363	685,632	507,203	178,429
Credit cards and related plans:					
Retail (charge account) credit card plans	63,333	131,204	194,537	109,506	85,031
Check credit and revolving credit plans	46,774	42,203	88,977	74,712	14,265
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	5,373	55,463	60,836	42,967	17,869
Other retail consumer goods	6,764	72,280	79,044	61,124	17,920
Residential repair and modernization instalment loans	16,491	109,375	125,866	92,806	33,060
Other instalment loans for personal expenditures	45,146	345,677	390,823	295,968	94,855
Single-payment loans for personal expenditures	204,176	600,256	804,432	564,604	239,828
All other loans (including overdrafts)	56,298	174,984	231,282	182,007	49,275
TOTAL LOANS AND SECURITIES	5,512,124	10,346,125	15,858,249	12,061,442	3,796,807
Bank premises, furniture and fixtures, and other assets representing bank premises	127,956	249,684	377,640	293,844	83,796
Real estate owned other than bank premises	7,686	5,763	13,449	10,250	3,199
Investments in subsidiaries not consolidated	27,223	4,798	32,021	24,736	7,285
Customers' liability on acceptances outstanding	78,770	13,997	92,767	74,060	18,707
Other assets	178,747	99,002	277,749	227,074	50,675
TOTAL ASSETS	7,434,033	12,510,209	19,944,242	15,286,939	4,657,303

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
26,614,902	3,959,343	30,574,245	12,454,014	18,120,231	1,797,254	1,387,027	3,184,281	1,921,183	1,263,098
527,767	592,334	1,120,101	598,032	522,069	140,294	251,410	391,704	269,253	122,451
4,859,446	1,231,667	6,091,113	3,069,095	3,022,018	551,889	478,239	1,030,128	641,621	388,507
1,170,305	692,106	1,862,411	801,750	1,060,661	95,674	432,910	528,584	416,751	111,833
60,932	71,426	132,358	102,440	29,918	40,757	12,329	53,086	14,438	38,648
91,079	34,950	126,029	63,233	62,796	8,744	9	8,753	4,394	4,359
19,905,373	1,336,860	21,242,233	7,819,464	13,422,769	959,896	212,130	1,172,026	574,726	597,300
14,628,750	9,659,927	24,288,677	12,990,263	11,298,414	1,947,411	4,044,724	5,992,135	4,277,845	1,714,290
5,358,389	2,792,251	8,150,640	4,661,042	3,489,598	627,007	1,471,897	2,098,904	1,560,358	538,546
947,986	916,159	1,864,145	835,040	1,029,105	51,469	373,196	424,665	363,774	60,891
7,835,624	5,730,858	13,566,482	7,107,063	6,459,419	1,223,212	2,066,865	3,290,077	2,202,559	1,087,518
486,751	220,659	707,410	387,118	320,292	45,723	132,766	178,489	151,154	27,335
13,262,861	9,611,128	22,873,989	12,225,783	10,648,206	1,904,532	4,044,516	5,949,048	4,263,105	1,685,943
4,849,615	2,786,971	7,636,586	4,382,087	3,254,499	627,007	1,471,897	2,098,904	1,560,358	538,546
628,526	911,409	1,539,935	633,392	906,543	51,469	373,196	424,665	363,774	60,891
7,298,470	5,692,492	12,990,962	6,823,995	6,166,967	1,180,333	2,066,657	3,246,990	2,187,819	1,059,171
486,250	220,256	706,506	386,309	320,197	45,723	132,766	178,489	151,154	27,335
1,365,889	48,799	1,414,688	764,480	650,208	42,879	208	43,087	14,740	28,347
508,774	5,280	514,054	278,955	235,099	0	0	0	0	0
319,460	4,750	324,210	201,648	122,562	0	0	0	0	0
537,154	38,366	575,520	283,068	292,452	42,879	208	43,087	14,740	28,347
501	403	904	809	95	0	0	0	0	0
1,008,393	960,613	1,969,006	1,047,571	921,435	232,100	390,260	622,360	518,450	103,910
797,380	942,979	1,740,359	875,474	864,885	224,700	389,035	613,735	509,970	103,765
153,500	16,250	169,750	154,750	15,000	7,400	625	8,025	7,880	145
57,513	1,384	58,897	17,347	41,550	0	600	600	600	0
48,275,793	16,200,472	64,476,265	33,926,215	30,550,050	5,644,265	6,689,945	12,334,210	7,871,607	4,462,603
4,695,471	5,773,693	10,469,164	6,759,459	3,709,705	718,445	2,772,365	3,490,810	2,690,793	800,017
9,688	67,307	76,995	46,367	30,628	3,145	116,627	119,772	111,977	7,795
329,934	614,797	944,731	684,155	260,576	32,629	140,877	173,506	112,144	61,362
251,717	380,869	632,586	446,454	186,132	5,914	51,786	57,700	49,171	8,529
1,411,278	2,766,932	4,178,210	2,839,956	1,338,254	246,329	1,597,926	1,844,255	1,519,165	325,090
107,472	143,763	251,235	63,013	188,222	13,890	3,777	17,667	8,715	8,952
375,282	154,970	530,252	312,374	217,878	54,670	48,861	103,531	46,722	56,809
2,210,100	1,645,055	3,855,155	2,367,140	1,488,015	361,868	812,511	1,174,379	842,899	331,480
1,242,302	97,847	1,340,149	742,103	598,046	73,515	11,286	84,801	41,685	43,116
4,293,782	614,659	4,908,441	2,157,562	2,750,879	696,362	96,222	792,584	252,382	540,202
3,836,632	137,183	3,973,815	1,178,679	2,795,136	89,877	18,114	107,991	28,743	79,248
641,466	70,250	711,716	294,573	417,143	66,477	25,617	92,094	32,412	59,682
33,820	133,476	167,296	100,327	66,969	6,529	136,497	143,026	136,258	6,768
27,702,547	4,475,322	32,177,869	16,763,145	15,414,724	2,705,514	1,554,565	4,260,079	2,383,390	1,876,689
4,357,170	4,560,720	8,917,890	5,195,521	3,722,369	980,231	1,876,461	2,856,692	1,983,702	872,990
501,910	1,359,996	1,861,906	1,158,774	703,132	225,304	618,628	843,932	637,207	206,725
500,660	144,719	645,379	385,369	260,010	35,365	26,520	61,885	51,269	10,616
245,957	124,479	370,436	186,931	183,505	100,293	33,312	133,605	42,293	91,312
14,844	183,418	198,262	121,903	76,359	38,799	86,151	124,950	90,421	34,529
142,251	246,035	388,286	260,891	127,395	19,115	98,584	117,699	95,527	22,172
211,776	332,209	543,985	325,895	218,090	35,406	98,460	133,866	91,241	42,625
876,803	988,650	1,865,453	1,159,353	706,100	236,889	462,298	699,187	504,198	194,989
1,862,969	1,181,214	3,044,183	1,596,405	1,447,778	289,060	452,508	741,568	471,546	270,022
1,472,603	337,322	1,809,925	734,846	1,075,079	307,315	198,818	506,133	322,242	183,891
63,912,936	26,821,012	90,733,948	47,964,049	42,769,899	7,823,776	11,124,929	18,948,705	12,667,902	6,280,803
945,890	480,207	1,426,097	767,549	658,548	122,763	209,259	332,022	228,104	103,918
19,479	8,575	28,054	12,515	15,539	3,001	3,896	6,897	5,729	1,168
348,417	5,344	353,761	256,251	97,510	57,188	503	57,691	33,812	23,879
,435,485	34,439	2,469,924	1,091,496	1,378,428	63,315	1,203	64,518	39,825	24,693
1,905,656	335,110	2,240,766	1,091,976	1,148,790	248,901	97,165	346,066	137,510	208,556
96,182,765	31,644,030	127,826,795	63,637,850	64,188,945	10,116,198	12,823,982	22,940,180	15,034,065	7,906,115

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,838,257	9,147,058	12,985,315	9,837,822	3,147,493
Individuals, partnerships, and corporations - demand	2,389,951	4,456,008	6,845,959	5,074,348	1,771,611
Individuals, partnerships, and corporations - time	1,358,270	4,550,565	5,908,835	4,585,140	1,323,695
Savings deposits	431,505	2,944,498	3,376,003	2,635,797	740,206
Deposits accumulated for payment of personal loans	0	957	957	957	0
Other deposits of individuals, partnerships, and corps.	926,765	1,605,110	2,531,875	1,948,386	583,489
Certified and officers' checks, letters of credit, travelers' checks, etc.	90,036	140,485	230,521	178,334	52,187
GOVERNMENT DEPOSITS - TOTAL	512,626	1,108,477	1,621,103	1,184,349	436,754
United States Government - demand	145,174	243,062	388,236	299,688	88,548
United States Government - time	3,788	1,646	5,434	5,175	259
States and subdivisions - demand	192,730	507,569	700,299	502,411	197,888
States and subdivisions - time	170,934	356,200	527,134	377,075	150,059
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,010,211	283,112	1,293,323	1,095,668	197,655
Commercial banks in the United States - demand	658,582	130,770	789,352	720,376	68,976
Commercial banks in the United States - time	42,351	4,079	46,430	33,786	12,644
Mutual savings banks in the United States - demand	93,783	127,047	220,830	166,825	54,005
Mutual savings banks in the United States - time	215,495	21,216	236,711	174,681	62,030
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	204,845	7,024	211,869	187,842	24,027
Foreign governments, central banks, etc. - demand	3,806	0	3,806	3,783	23
Foreign governments, central banks, etc. - time	130,500	0	130,500	116,500	14,000
Banks in foreign countries - demand	68,339	7,024	75,363	65,359	10,004
Banks in foreign countries - time	2,200	0	2,200	2,200	0
TOTAL DEPOSITS	5,565,939	10,545,671	16,111,610	12,305,681	3,805,929
Demand	3,642,401	5,611,965	9,254,366	7,011,124	2,243,242
Time	1,923,538	4,933,706	6,857,244	5,294,557	1,562,687
MISCELLANEOUS LIABILITIES - TOTAL	1,160,314	841,295	2,001,609	1,580,806	420,803
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	879,777	266,232	1,146,009	924,465	221,544
Other liabilities for borrowed money	20,698	43,475	64,173	55,170	9,003
Mortgage indebtedness	502	4,949	5,451	4,409	1,042
Acceptances outstanding	80,319	13,997	94,316	75,609	18,707
Other liabilities	179,018	512,642	691,660	521,153	170,507
TOTAL LIABILITIES	6,726,253	11,386,966	18,113,219	13,886,487	4,226,732
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	89,286	126,259	215,545	167,243	48,302
Reserve for bad debt losses on loans	87,901	124,162	212,063	164,068	47,995
Other reserves on loans	1,293	453	1,746	1,486	260
Reserves on securities	92	1,644	1,736	1,689	47
CAPITAL ACCOUNTS - TOTAL	618,494	996,984	1,615,478	1,233,209	382,269
Capital notes and debentures	50,000	37,125	87,125	46,145	40,980
Equity capital - total	568,494	959,859	1,528,353	1,187,064	341,289
Preferred stock	0	712	712	512	200
Common stock	117,981	236,439	354,420	267,666	86,754
Surplus	294,270	471,432	765,702	595,039	170,663
Undivided profits	130,569	246,381	376,950	293,643	83,307
Reserve for contingencies and other capital reserves	25,674	4,895	30,569	30,204	365
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,434,033	12,510,209	19,944,242	15,286,939	4,657,303
MEMORANDA					
Demand deposits adjusted[1]	2,002,836	4,591,602	6,594,438	4,792,777	1,801,661
Average of total deposits for the 15 calendar days ending with call date	5,275,974	10,533,342	15,809,316	12,052,298	3,757,018
Average of total loans for the 15 calendar days ending with call date	3,567,407	7,122,540	10,689,947	8,259,050	2,430,897
Unearned discount on instalment loans included in total capital accounts	0	4,961	4,961	4,961	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	20.2	14.3	16.5	17.0	15.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.6	7.5	7.9	7.7	8.5
Other securities	14.4	17.5	16.3	15.1	20.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.1	57.7	55.3	56.0	52.7
Other assets	5.7	3.0	4.0	4.1	3.5
Total capital accounts	8.3	8.0	8.1	8.1	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.4	10.1	10.6	10.6	10.4
NUMBER OF BANKS	4	224	228	203	25

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
52,427,194	22,831,918	75,259,112	39,691,252	35,567,860	6,427,216	10,327,637	16,754,853	11,383,569	5,371,284
26,148,550	9,151,076	35,299,626	17,984,538	17,315,088	3,218,862	3,589,218	6,808,080	4,257,039	2,551,041
20,217,905	13,235,428	33,453,333	19,277,989	14,175,344	3,079,766	6,642,454	9,722,220	7,011,053	2,711,167
7,005,199	8,705,160	15,710,359	9,942,628	5,767,731	1,234,553	3,723,235	4,957,788	3,796,408	1,161,380
0	1,228	1,228	1,221	7	0	202	202	202	0
13,212,706	4,529,040	17,741,746	9,334,140	8,407,606	1,845,213	2,919,017	4,764,230	3,214,443	1,549,787
6,060,739	445,414	6,506,153	2,428,725	4,077,428	128,588	95,965	224,553	115,477	109,076
4,453,276	4,030,287	8,483,563	4,820,703	3,662,860	566,674	828,430	1,395,104	987,740	407,364
1,241,564	403,704	1,645,268	776,964	868,304	179,968	163,650	343,618	194,669	148,949
86,689	3,137	89,826	29,192	60,634	99	1,163	1,262	1,177	85
910,508	2,004,946	2,915,454	1,832,972	1,082,482	168,860	420,726	589,586	486,521	103,065
2,214,515	1,618,500	3,833,015	2,181,575	1,651,440	217,747	242,891	460,638	305,373	155,265
14,479,875	325,162	14,805,037	4,696,586	10,108,451	837,820	54,795	892,615	389,160	503,455
13,112,620	177,064	13,289,684	3,873,690	9,415,994	719,566	46,642	766,208	348,193	418,015
761,533	10,140	771,673	545,730	225,943	72,192	1,335	73,527	16,316	57,211
485,252	127,068	612,320	209,556	402,764	41,832	6,785	48,617	24,588	24,029
120,470	10,890	131,360	67,610	63,750	4,230	33	4,263	63	4,200
5,124,039	73,378	5,197,417	2,112,974	3,084,443	137,563	156	137,719	62,621	75,098
592,456	1,544	594,000	281,126	312,874	11,326	18	11,344	6,180	5,164
2,750,500	46,521	2,797,021	1,113,966	1,683,055	70,210	0	70,210	23,321	46,889
1,718,852	25,196	1,744,048	695,275	1,048,773	53,572	118	53,690	31,145	22,545
62,231	117	62,348	22,607	39,741	2,455	20	2,475	1,975	500
76,484,384	27,260,745	103,745,129	51,321,515	52,423,614	7,969,273	11,211,018	19,180,291	12,823,090	6,357,201
50,270,541	12,336,012	62,606,553	28,082,846	34,523,707	4,522,574	4,323,122	8,845,696	5,463,812	3,381,884
26,213,843	14,924,733	41,138,576	23,238,669	17,899,907	3,446,699	6,887,896	10,334,595	7,359,278	2,975,317
11,293,661	1,716,958	13,010,619	6,708,465	6,302,154	1,172,053	479,932	1,651,985	867,202	784,783
4,381,994	379,027	4,761,021	1,980,458	2,780,563	779,683	62,675	842,358	370,460	471,898
360,546	271,991	632,537	242,796	389,741	34,495	31,539	66,034	54,037	11,997
89,343	29,598	118,941	53,728	65,213	4,424	7,009	11,433	11,077	356
2,502,959	35,457	2,538,416	1,126,624	1,411,792	64,123	1,203	65,326	40,633	24,693
3,958,819	1,000,885	4,959,704	3,304,859	1,654,845	289,328	377,506	666,834	390,995	275,839
87,778,045	28,977,703	116,755,748	58,029,980	58,725,768	9,141,326	11,690,950	20,832,276	13,690,292	7,141,984
0	0	0	0	0	0	0	0	0	0
1,295,953	325,589	1,621,542	867,670	753,872	129,006	125,688	254,694	155,070	99,624
1,295,792	318,293	1,614,085	863,745	750,340	127,906	123,610	251,516	153,559	97,957
56	3,562	3,618	1,684	1,934	1,100	792	1,892	310	1,582
105	3,734	3,839	2,241	1,598	0	1,286	1,286	1,201	85
7,108,767	2,340,738	9,449,505	4,740,200	4,709,305	845,866	1,007,344	1,853,210	1,188,703	664,507
752,377	112,734	865,111	307,567	557,544	139,999	16,463	156,462	56,463	99,999
6,356,390	2,228,004	8,584,394	4,432,633	4,151,761	705,867	990,881	1,696,748	1,132,240	564,508
40,524	125	40,649	40,649	0	0	908	908	908	0
1,769,758	595,859	2,365,617	1,202,384	1,163,233	140,932	233,287	374,219	239,558	134,661
3,156,665	965,223	4,121,888	2,220,056	1,901,832	411,956	473,082	885,038	576,069	308,969
1,286,693	612,882	1,899,575	845,207	1,054,368	147,005	274,227	421,232	306,571	114,661
102,750	53,915	156,665	124,337	32,328	5,974	9,377	15,351	9,134	6,217
96,182,765	31,644,030	127,826,795	63,637,850	64,188,945	10,116,198	12,823,982	22,940,180	15,034,065	7,906,115
16,010,984	10,418,384	26,429,368	15,612,728	10,816,640	2,663,144	3,900,700	6,563,844	4,346,224	2,217,620
70,487,213	26,717,167	97,204,380	49,205,327	47,999,053	7,740,869	11,040,843	18,781,712	12,593,229	6,188,483
47,790,523	16,411,442	64,201,965	33,664,919	30,537,046	5,673,058	6,737,926	12,410,984	7,892,715	4,518,269
0	3,053	3,053	2,811	242	0	9,104	9,104	9,091	13
27.7	12.5	23.9	19.6	28.2	17.8	10.8	13.9	12.8	16.0
5.7	11.7	7.2	7.9	6.5	6.7	14.4	11.0	12.8	7.6
9.5	18.8	11.8	12.5	11.1	12.5	17.2	15.1	15.7	14.1
51.2	54.2	52.0	55.0	49.0	58.1	55.2	56.5	55.8	57.8
5.9	2.7	5.1	5.1	5.1	4.9	2.4	3.5	3.0	4.6
7.4	7.4	7.4	7.4	7.3	8.4	7.9	8.1	7.9	8.4
11.0	9.4	10.5	10.1	11.0	11.0	10.1	10.5	10.3	10.9
15	326	341	244	97	6	311	317	292	25

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,876,873	1,662,789	4,539,662	3,417,304	1,122,358
Currency and coin	232,204	325,217	557,421	406,604	150,817
Reserve with Federal Reserve banks (member banks)	1,012,138	557,188	1,569,326	1,174,331	394,995
Demand balances with banks in U.S. (except American branches of foreign banks)	286,159	520,912	807,071	610,379	196,692
Other balances with banks in United States	47,987	12,295	60,282	57,832	2,450
Balances with banks in foreign countries	14,938	1,702	16,640	13,582	3,058
Cash items in process of collection	1,283,447	245,475	1,528,922	1,154,576	374,346
SECURITIES - TOTAL	5,486,382	5,119,567	10,605,949	7,936,927	2,669,022
U.S. Treasury securities	1,672,636	2,279,340	3,951,976	2,909,782	1,042,194
Securities of other U.S. Government agencies and corps.	171,970	385,405	557,375	426,600	130,775
Obligations of States and subdivisions	3,522,242	2,361,646	5,883,888	4,422,944	1,460,944
Other securities	119,534	93,176	212,710	177,601	35,109
INVESTMENT SECURITIES - TOTAL	5,159,627	5,118,635	10,278,262	7,613,885	2,664,377
U.S. Treasury securities	1,621,361	2,279,103	3,900,464	2,862,091	1,038,373
Securities of other U.S. Government agencies and corps.	148,204	385,405	533,609	403,371	130,238
Obligations of States and subdivisions	3,271,872	2,360,951	5,632,823	4,172,166	1,460,657
Other securities	118,190	93,176	211,366	176,257	35,109
TRADING ACCOUNT SECURITIES - TOTAL	326,755	932	327,687	323,042	4,645
U.S. Treasury securities	51,275	237	51,512	47,691	3,821
Securities of other U.S. Government agencies and corps.	23,766	0	23,766	23,229	537
Obligations of States and subdivisions	250,370	695	251,065	250,778	287
Other securities	1,344	0	1,344	1,344	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	652,122	379,350	1,031,472	836,787	194,685
With domestic commercial banks	568,245	374,550	942,795	748,220	194,575
With brokers and dealers in securities	82,857	4,800	87,657	87,547	110
With others	1,020	0	1,020	1,020	0
OTHER LOANS AND DISCOUNTS - TOTAL	10,020,937	7,648,849	17,669,786	12,906,253	4,763,533
Real estate loans - total	2,132,566	2,825,079	4,957,645	3,335,870	1,621,775
Secured by farmland	8,773	207,275	216,048	153,553	62,495
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	135,080	51,691	186,771	151,192	35,579
Guaranteed by Veterans Administration	106,620	27,559	134,179	110,161	24,018
Not insured or guaranteed by FHA or VA	1,002,821	1,587,529	2,590,350	1,865,741	724,609
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	28,190	8,494	36,684	31,260	5,424
Not insured by FHA	95,000	48,194	143,194	59,265	83,929
Secured by other properties	756,082	894,337	1,650,419	964,698	685,721
Loans to domestic commercial and foreign banks	82,421	2,431	84,852	75,089	9,763
Loans to other financial institutions	650,947	126,947	777,894	553,082	224,812
Loans to brokers and dealers in securities	106,237	15,193	121,430	69,148	52,282
Other loans for purchasing or carrying securities	87,705	33,101	120,806	84,588	36,218
Loans to farmers (excluding loans on real estate)	5,240	199,570	204,810	150,361	54,449
Commercial and industrial loans (incl. open market paper)	4,444,790	1,573,130	6,017,920	4,466,717	1,551,203
Other loans to individuals - total	2,057,006	2,678,845	4,735,851	3,694,102	1,041,749
Passenger automobile instalment loans	596,428	1,169,575	1,766,003	1,409,230	356,773
Credit cards and related plans:					
Retail (charge account) credit card plans	182,442	118,511	300,953	226,433	74,520
Check credit and revolving credit plans	58,421	12,493	70,914	65,724	5,190
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	120,085	117,788	237,873	199,051	38,822
Other retail consumer goods	81,041	171,402	252,443	187,889	64,554
Residential repair and modernization instalment loans	174,628	157,294	331,922	289,892	42,030
Other instalment loans for personal expenditures	300,078	407,357	707,435	558,190	149,245
Single-payment loans for personal expenditures	543,883	524,425	1,068,308	757,693	310,615
All other loans (including overdrafts)	454,025	194,553	648,578	477,296	171,282
TOTAL LOANS AND SECURITIES	16,159,441	13,147,766	29,307,207	21,679,967	7,627,240
Bank premises, furniture and fixtures, and other assets representing bank premises	260,132	244,357	504,489	376,413	128,076
Real estate owned other than bank premises	7,425	4,819	12,244	11,120	1,124
Investments in subsidiaries not consolidated	21,506	897	22,403	21,120	1,283
Customers' liability on acceptances outstanding	34,058	2,669	36,727	19,127	17,600
Other assets	251,618	106,443	358,061	260,770	97,291
TOTAL ASSETS	19,611,053	15,169,740	34,780,793	25,785,821	8,994,972

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,213,973	1,567,045	3,781,018	3,123,214	657,804	2,391,665	2,907,648	5,299,313	4,791,345	507,968
217,379	267,684	485,063	406,517	78,546	106,933	374,976	481,909	433,417	48,492
743,793	552,908	1,296,701	1,064,952	231,749	711,088	840,330	1,551,418	1,396,698	154,720
261,518	375,875	637,393	524,493	112,900	300,326	1,021,726	1,322,052	1,189,973	132,079
13,826	27,252	41,078	32,305	8,773	14,809	63,624	78,433	70,905	7,528
6,682	330	7,012	5,942	1,070	5,097	1,440	6,537	4,023	2,514
970,775	342,996	1,313,771	1,089,005	224,766	1,253,412	605,552	1,858,964	1,696,329	162,635
3,078,753	3,566,842	6,645,595	5,526,832	1,118,763	2,450,187	6,310,663	8,760,850	7,941,231	819,619
1,023,279	1,277,441	2,300,720	1,846,703	454,017	979,391	2,348,864	3,328,255	3,005,332	322,923
249,618	474,587	724,205	645,200	79,005	118,515	782,967	901,482	821,099	80,383
1,742,245	1,767,951	3,510,196	2,937,800	572,396	1,274,764	3,087,122	4,361,886	3,969,505	392,381
63,611	46,863	110,474	97,129	13,345	77,517	91,710	169,227	145,295	23,932
3,021,388	3,533,424	6,554,812	5,436,891	1,117,921	2,372,874	6,275,045	8,647,919	7,836,678	811,241
1,018,559	1,272,730	2,291,289	1,837,272	454,017	948,569	2,333,969	3,282,538	2,962,128	320,410
231,769	464,491	696,260	617,455	78,805	102,508	779,728	882,236	802,534	79,702
1,716,199	1,749,442	3,465,641	2,893,887	571,754	1,244,889	3,071,098	4,315,987	3,928,292	387,695
54,861	46,761	101,622	88,277	13,345	76,908	90,250	167,158	143,724	23,434
57,365	33,418	90,783	89,941	842	77,313	35,618	112,931	104,553	8,378
4,720	4,711	9,431	9,431	0	30,822	14,895	45,717	43,204	2,513
17,849	10,096	27,945	27,745	200	16,007	3,239	19,246	18,565	681
26,046	18,509	44,555	43,913	642	29,875	16,024	45,899	41,213	4,686
8,750	102	8,852	8,852	0	609	1,460	2,069	1,571	498
153,000	340,796	493,796	433,796	60,000	405,179	616,406	1,021,585	919,795	101,790
146,500	335,045	481,545	422,095	59,450	363,579	597,504	961,083	863,393	97,690
6,500	2,452	8,952	8,402	550	41,600	2,516	44,116	44,016	100
0	3,299	3,299	3,299	0	0	16,386	16,386	12,386	4,000
6,260,382	6,455,790	12,716,172	10,513,145	2,203,027	5,758,911	9,224,011	14,982,922	13,370,187	1,612,735
1,210,725	1,860,612	3,071,337	2,422,835	648,502	773,279	2,230,958	3,004,237	2,595,285	408,952
31,665	124,290	155,955	122,042	33,913	9,092	144,250	153,342	123,676	29,666
44,051	76,157	120,208	106,684	13,524	30,804	193,466	224,270	187,507	36,763
53,631	47,308	100,939	93,999	6,940	17,788	46,709	64,497	48,393	16,104
447,088	1,003,152	1,450,240	1,163,424	286,816	199,133	807,131	1,006,264	890,634	115,630
15,167	2,859	18,026	13,763	4,263	38,259	21,961	60,220	51,485	8,735
73,903	41,407	115,310	72,700	42,610	48,179	75,191	123,370	99,725	23,645
545,220	565,439	1,110,659	850,223	260,436	430,024	942,250	1,372,274	1,193,865	178,409
40,630	15,059	55,689	53,103	2,586	22,732	25,698	48,430	42,628	5,802
425,725	175,469	601,194	471,495	129,699	439,893	302,831	742,724	679,367	63,357
49,151	12,380	61,531	46,347	15,184	36,096	39,975	76,071	73,233	2,838
45,617	30,863	76,480	62,511	13,969	45,428	70,197	115,625	92,835	22,790
29,130	158,783	187,913	157,131	30,782	23,862	199,258	223,120	189,811	33,309
2,398,477	1,703,442	4,101,919	3,512,769	589,150	2,356,682	2,946,881	5,303,563	4,765,730	537,833
1,861,387	2,368,830	4,230,217	3,510,387	719,830	1,888,113	3,256,344	5,144,457	4,624,840	519,617
643,985	893,934	1,537,919	1,296,359	241,560	379,127	1,083,890	1,463,017	1,299,939	163,078
204,676	94,271	298,947	260,323	38,624	222,891	149,999	372,890	348,285	24,605
34,210	20,152	54,362	46,292	8,070	34,551	15,607	50,158	45,644	4,514
134,524	133,467	267,991	218,186	49,805	97,346	282,191	379,537	348,641	30,896
94,508	145,597	240,105	200,148	39,957	120,355	239,557	359,912	305,662	54,250
84,238	96,598	180,836	133,825	47,011	61,106	137,542	198,648	183,446	15,202
264,268	439,796	704,064	571,112	132,952	172,731	477,832	650,563	580,918	69,645
400,978	545,015	945,993	784,142	161,851	800,006	869,726	1,669,732	1,512,305	157,427
199,540	130,352	329,892	276,567	53,325	172,826	151,869	324,695	306,458	18,237
9,492,135	10,363,428	19,855,563	16,473,773	3,381,790	8,614,277	16,151,080	24,765,357	22,231,213	2,534,144
193,621	256,888	450,509	376,926	73,583	289,500	423,695	713,195	625,904	87,291
4,976	12,407	17,383	15,245	2,138	18,762	13,502	32,264	29,567	2,697
4,941	347	5,288	4,352	936	16,563	1,215	17,778	17,697	81
25,827	3,739	29,566	27,644	1,922	20,583	7,732	28,315	23,068	5,247
150,853	95,737	246,590	215,189	31,401	154,231	185,619	339,850	304,310	35,540
12,086,326	12,299,591	24,385,917	20,236,343	4,149,574	11,505,581	19,690,491	31,196,072	28,023,104	3,172,968

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	13,046,803	12,050,674	25,097,477	18,349,732	6,747,745
Individuals, partnerships, and corporations - demand	5,675,060	4,255,945	9,931,005	7,386,113	2,544,892
Individuals, partnerships, and corporations - time	7,165,964	7,668,513	14,834,477	10,716,344	4,118,133
Savings deposits	4,212,304	4,273,456	8,485,760	5,983,548	2,502,212
Deposits accumulated for payment of personal loans	79,407	271,002	350,409	250,831	99,578
Other deposits of individuals, partnerships, and corps.	2,874,253	3,124,055	5,998,308	4,481,965	1,516,343
Certified and officers' checks, letters of credit, travelers' checks, etc.	205,779	126,216	331,995	247,275	84,720
GOVERNMENT DEPOSITS - TOTAL	1,978,245	1,171,515	3,149,760	2,437,503	712,257
United States Government - demand	348,123	216,984	565,107	414,686	150,421
United States Government - time	1,680	1,161	2,841	2,839	2
States and subdivisions - demand	482,612	483,343	965,955	768,861	197,094
States and subdivisions - time	1,145,830	470,027	1,615,857	1,251,117	364,740
DOMESTIC INTERBANK DEPOSITS - TOTAL	768,952	62,525	831,477	679,469	152,008
Commercial banks in the United States - demand	725,418	57,167	782,585	640,846	141,739
Commercial banks in the United States - time	30,763	1,403	32,166	28,735	3,431
Mutual savings banks in the United States - demand	11,371	3,525	14,896	8,158	6,738
Mutual savings banks in the United States - time	1,400	430	1,830	1,730	100
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	106,102	839	106,941	91,338	15,603
Foreign governments, central banks, etc. - demand	591	0	591	428	163
Foreign governments, central banks, etc. - time	74,600	0	74,600	67,600	7,000
Banks in foreign countries - demand	30,911	839	31,750	23,310	8,440
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	15,900,102	13,285,553	29,185,655	21,558,042	7,627,613
Demand	7,479,865	5,144,019	12,623,884	9,489,677	3,134,207
Time	8,420,237	8,141,534	16,561,771	12,068,365	4,493,406
MISCELLANEOUS LIABILITIES - TOTAL	1,694,130	522,777	2,216,907	1,757,492	459,415
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,186,213	73,540	1,259,753	1,028,213	231,540
Other liabilities for borrowed money	18,350	6,290	24,640	10,039	14,601
Mortgage indebtedness	4,238	2,680	6,918	6,635	283
Acceptances outstanding	34,084	2,669	36,753	19,153	17,600
Other liabilities	451,245	437,598	888,843	693,452	195,391
TOTAL LIABILITIES	17,594,232	13,808,330	31,402,562	23,315,534	8,087,028
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	117	117	98	19
RESERVES ON LOANS AND SECURITIES - TOTAL	232,443	133,201	365,644	257,600	108,044
Reserve for bad debt losses on loans	200,056	120,947	321,003	241,242	79,761
Other reserves on loans	6,252	4,818	11,070	8,352	2,718
Reserves on securities	26,135	7,436	33,571	8,006	25,565
CAPITAL ACCOUNTS - TOTAL	1,784,378	1,228,092	3,012,470	2,212,589	799,881
Capital notes and debentures	48,289	18,435	66,724	54,597	12,127
Equity capital - total	1,736,089	1,209,657	2,945,746	2,157,992	787,754
Preferred stock	0	7,182	7,182	6,482	700
Common stock	409,462	321,498	730,960	535,481	195,479
Surplus	934,439	540,932	1,475,371	1,060,650	414,721
Undivided profits	342,376	327,849	670,225	500,633	169,592
Reserve for contingencies and other capital reserves	49,812	12,196	62,008	54,746	7,262
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	19,611,053	15,169,740	34,780,793	25,785,821	8,994,972
MEMORANDA					
Demand deposits adjusted[1]	5,122,877	4,624,393	9,747,270	7,279,569	2,467,701
Average of total deposits for the 15 calendar days ending with call date	15,533,389	13,168,523	28,701,912	21,193,068	7,508,844
Average of total loans for the 15 calendar days ending with call date	10,119,604	7,746,946	17,866,550	12,862,454	5,004,096
Unearned discount on instalment loans included in total capital accounts	0	2,165	2,165	2,147	18
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.7	11.0	13.1	13.3	12.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.0	17.6	12.7	12.7	13.0
Other securities	19.0	16.2	17.7	18.1	16.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.4	52.9	53.8	53.3	55.1
Other assets	2.9	2.4	2.7	2.7	2.7
Total capital accounts	9.1	8.1	8.7	8.6	8.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.8	10.9	11.4	11.3	11.7
NUMBER OF BANKS	16	454	470	332	138

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
8,483,013	9,529,901	18,012,914	14,899,551	3,113,363	6,963,335	14,214,566	21,177,901	19,041,001	2,136,900
4,430,390	4,130,880	8,561,270	7,172,882	1,388,388	3,700,149	6,532,771	10,232,920	9,244,123	988,797
3,939,525	5,306,994	9,246,519	7,552,929	1,693,590	3,191,031	7,518,374	10,709,405	9,583,372	1,126,033
2,377,460	2,959,588	5,337,048	4,326,914	1,010,134	1,380,521	3,574,559	4,955,080	4,500,521	454,559
15,279	2,259	17,538	15,347	2,191	2,090	32,454	34,544	31,582	2,962
1,546,786	2,345,147	3,891,933	3,210,668	681,265	1,808,420	3,911,361	5,719,781	5,051,269	668,512
113,098	92,027	205,125	173,740	31,385	72,155	163,421	235,576	213,506	22,070
1,025,022	958,586	1,983,608	1,677,995	305,613	1,121,253	2,263,442	3,384,695	3,049,074	335,621
268,078	147,907	415,985	327,312	88,673	173,162	230,299	403,461	366,075	37,386
12,616	9,340	21,956	19,976	1,980	1,306	6,530	7,836	7,408	428
329,518	421,784	751,302	637,784	113,518	503,592	917,412	1,421,004	1,281,556	139,448
414,810	379,555	794,365	692,923	101,442	443,193	1,109,201	1,552,394	1,394,035	158,359
522,654	146,803	669,457	544,570	124,887	1,195,749	719,551	1,915,300	1,760,243	155,057
511,751	142,541	654,292	531,721	122,571	1,108,041	648,119	1,756,160	1,623,893	132,267
3,505	2,468	5,973	5,168	805	86,368	67,550	153,918	131,837	22,081
7,398	1,665	9,063	7,552	1,511	1,290	3,507	4,797	4,088	709
0	129	129	129	0	50	375	425	425	0
90,199	1,848	92,047	78,918	13,129	54,230	6,766	60,996	45,818	15,178
47,862	151	48,013	42,335	5,678	2,236	753	2,989	2,898	91
17,894	0	17,894	14,025	3,869	18,500	0	18,500	18,500	0
24,393	1,697	26,090	22,508	3,582	22,577	5,613	28,190	24,003	4,187
50	0	50	50	0	10,917	400	11,317	417	10,900
10,120,888	10,637,138	20,758,026	17,201,034	3,556,992	9,334,567	17,204,325	26,538,892	23,896,136	2,642,756
5,732,488	4,938,652	10,671,140	8,915,834	1,755,306	5,583,202	8,501,895	14,085,097	12,760,142	1,324,955
4,388,400	5,698,486	10,086,886	8,285,200	1,801,686	3,751,365	8,702,430	12,453,795	11,135,994	1,317,801
892,321	631,506	1,523,827	1,313,856	209,971	1,125,965	839,248	1,965,213	1,714,394	250,819
464,284	211,021	675,305	569,509	105,796	660,457	272,125	932,582	811,282	121,300
34,278	11,126	45,404	44,975	429	131,136	22,462	153,598	127,780	25,818
7,196	21,218	28,414	22,655	5,759	31,088	37,873	68,961	57,228	11,733
25,827	3,739	29,566	27,644	1,922	21,587	7,732	29,319	24,072	5,247
360,736	384,402	745,138	649,073	96,065	281,697	499,056	780,753	694,032	86,721
11,013,209	11,268,644	22,281,853	18,514,890	3,766,963	10,460,532	18,043,573	28,504,105	25,610,530	2,893,575
319	0	319	319	0	0	24	24	24	0
122,016	113,134	235,150	194,145	41,005	110,438	165,538	275,976	244,080	31,896
121,211	105,483	226,694	188,526	38,168	106,216	151,019	257,235	230,380	26,855
0	2,029	2,029	322	1,707	0	6,843	6,843	4,300	2,543
805	5,622	6,427	5,297	1,130	4,222	7,676	11,898	9,400	2,498
950,782	917,813	1,868,595	1,526,989	341,606	934,611	1,481,356	2,415,967	2,168,470	247,497
77,500	13,225	90,725	77,284	13,441	67,537	34,298	101,835	95,735	6,100
873,282	904,588	1,777,870	1,449,705	328,165	867,074	1,447,058	2,314,132	2,072,735	241,397
1,597	0	1,597	1,597	0	2,700	200	2,900	2,900	0
219,606	232,805	452,411	367,080	85,331	248,865	417,297	666,162	603,465	62,697
411,455	403,462	814,917	673,373	141,544	371,557	635,062	1,006,619	898,262	108,357
224,233	251,939	476,172	384,478	91,694	184,863	362,695	547,558	484,574	62,984
16,391	16,382	32,773	23,177	9,596	59,089	31,804	90,893	83,534	7,359
12,086,326	12,299,591	24,385,917	20,236,343	4,149,574	11,505,581	19,690,491	31,196,072	28,023,104	3,172,968
3,981,884	4,305,208	8,287,092	6,967,796	1,319,296	3,048,587	7,017,925	10,066,512	9,073,845	992,667
9,886,743	10,499,135	20,385,878	16,863,147	3,522,731	9,066,935	16,951,354	26,018,289	23,427,675	2,590,614
6,274,601	6,480,813	12,755,414	10,486,150	2,269,264	5,770,215	9,256,781	15,026,996	13,315,994	1,711,002
0	7,779	7,779	5,849	1,930	0	7,671	7,671	6,441	1,230
18.3	12.7	15.5	15.4	15.9	20.8	14.8	17.0	17.1	16.0
10.3	14.1	12.3	12.1	12.8	9.1	15.8	13.4	13.4	12.6
15.1	14.9	15.0	15.2	14.1	12.2	16.2	14.7	14.9	13.2
53.1	55.3	54.2	54.1	54.5	53.6	50.0	51.3	51.0	54.0
3.1	3.0	3.1	3.2	2.7	4.3	3.2	3.6	3.6	4.1
7.9	7.5	7.7	7.5	8.2	8.1	7.5	7.7	7.7	7.8
10.7	9.7	10.2	10.0	11.2	11.4	10.3	10.7	10.7	10.6
15	346	361	270	91	20	533	553	490	63

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	6,773,226	3,828,739	10,601,965	8,287,763	2,314,202
Currency and coin	342,537	531,111	873,648	643,388	230,260
Reserve with Federal Reserve banks (member banks)	1,968,183	1,344,859	3,313,042	2,457,000	856,042
Demand balances with banks in U.S. (except American branches of foreign banks)	907,055	1,089,822	1,996,877	1,617,656	379,221
Other balances with banks in United States	212,001	38,487	250,488	219,589	30,899
Balances with banks in foreign countries	89,246	1,209	90,455	69,542	20,913
Cash items in process of collection	3,254,204	823,251	4,077,455	3,280,588	796,867
SECURITIES - TOTAL	8,825,061	11,393,978	20,219,039	14,498,875	5,720,164
U.S. Treasury securities	3,246,311	4,715,715	7,962,026	5,685,950	2,276,076
Securities of other U.S. Government agencies and corps.	427,236	1,364,521	1,791,757	1,337,211	454,546
Obligations of States and subdivisions	4,936,993	4,940,503	9,877,496	7,049,514	2,827,982
Other securities	214,521	373,239	587,760	426,200	161,560
INVESTMENT SECURITIES - TOTAL	8,244,127	11,357,180	19,601,307	14,087,601	5,513,706
U.S. Treasury securities	2,909,521	4,703,903	7,613,424	5,416,990	2,196,434
Securities of other U.S. Government agencies and corps.	364,098	1,357,123	1,721,221	1,287,259	433,962
Obligations of States and subdivisions	4,757,151	4,922,915	9,680,066	6,958,174	2,721,892
Other securities	213,357	373,239	586,596	425,178	161,418
TRADING ACCOUNT SECURITIES - TOTAL	580,934	36,798	617,732	411,274	206,458
U.S. Treasury securities	336,790	11,812	348,602	268,960	79,642
Securities of other U.S. Government agencies and corps.	63,138	7,398	70,536	49,952	20,584
Obligations of States and subdivisions	179,842	17,588	197,430	91,340	106,090
Other securities	1,164	0	1,164	1,022	142
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	1,256,574	943,317	2,199,891	1,643,769	556,122
With domestic commercial banks	1,127,875	937,153	2,065,028	1,529,868	535,160
With brokers and dealers in securities	128,699	2,900	131,599	111,537	20,062
With others	0	3,264	3,264	2,364	900
OTHER LOANS AND DISCOUNTS - TOTAL	20,264,582	17,232,213	37,496,795	28,258,595	9,238,200
Real estate loans - total	4,032,845	6,560,631	10,593,476	7,325,210	3,268,266
Secured by farmland	6,881	315,312	322,193	221,931	100,262
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	655,989	458,706	1,114,695	638,088	476,607
Guaranteed by Veterans Administration	174,226	96,476	270,702	186,078	84,624
Not insured or guaranteed by FHA or VA	1,772,046	3,677,947	5,449,993	3,917,795	1,532,198
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	64,905	9,186	74,091	70,008	4,083
Not insured by FHA	307,460	162,483	469,943	246,700	223,243
Secured by other properties	1,051,338	1,840,521	2,891,859	2,044,610	847,249
Loans to domestic commercial and foreign banks	343,899	18,046	361,945	291,654	70,291
Loans to other financial institutions	2,225,183	380,487	2,605,670	2,122,069	483,601
Loans to brokers and dealers in securities	435,612	63,773	499,385	392,503	106,882
Other loans for purchasing or carrying securities	377,179	182,166	559,345	432,603	126,742
Loans to farmers (excluding loans on real estate)	67,122	918,044	985,166	696,959	288,207
Commercial and industrial loans (incl. open market paper)	9,601,904	4,159,601	13,761,505	10,843,074	2,918,431
Other loans to individuals - total	2,502,383	4,624,893	7,127,276	5,315,170	1,812,106
Passenger automobile instalment loans	586,090	1,772,668	2,358,758	1,772,729	586,029
Credit cards and related plans:					
Retail (charge account) credit card plans	198,397	132,862	331,259	249,958	81,301
Check credit and revolving credit plans	61,766	57,575	119,341	75,590	43,751
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	96,339	313,774	410,113	306,817	103,296
Other retail consumer goods	215,291	338,718	554,009	456,442	97,567
Residential repair and modernization instalment loans	186,843	265,094	451,937	338,890	113,047
Other instalment loans for personal expenditures	308,760	591,744	900,504	676,753	223,751
Single-payment loans for personal expenditures	848,897	1,152,458	2,001,355	1,437,991	563,364
All other loans (including overdrafts)	678,455	324,572	1,003,027	839,353	163,674
TOTAL LOANS AND SECURITIES	30,346,217	29,569,508	59,915,725	44,401,239	15,514,486
Bank premises, furniture and fixtures, and other assets representing bank premises	569,542	511,525	1,081,067	785,043	296,024
Real estate owned other than bank premises	16,878	32,628	49,506	25,919	23,587
Investments in subsidiaries not consolidated	100,333	725	101,058	89,058	12,000
Customers' liability on acceptances outstanding	226,518	19,143	245,661	222,749	22,912
Other assets	555,550	316,397	871,947	679,752	192,195
TOTAL ASSETS	38,588,264	34,278,665	72,866,929	54,491,523	18,375,406

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
1,520,744	1,089,497	2,610,241	2,118,861	491,380	770,234	947,170	1,717,404	1,559,240	158,164
66,134	136,822	202,956	164,549	38,407	18,136	96,738	114,874	100,424	14,450
478,296	396,676	874,972	728,458	146,514	167,527	379,675	547,202	486,020	61,182
156,643	417,288	573,931	439,892	134,039	102,862	276,537	379,399	332,494	46,905
17,326	10,766	28,092	26,972	1,120	0	1,615	1,615	1,615	0
2,918	0	2,918	2,655	263	4,136	945	5,081	5,034	47
799,427	127,945	927,372	756,335	171,037	477,573	191,660	669,233	633,653	35,580
1,685,994	2,914,495	4,600,489	3,653,172	947,317	764,717	2,697,681	3,462,398	3,015,973	446,425
671,344	1,290,049	1,961,393	1,520,781	440,612	295,261	1,184,074	1,479,335	1,261,159	218,176
83,864	434,425	518,289	386,809	131,480	76,780	302,041	378,821	321,611	57,210
882,747	1,150,955	2,033,702	1,670,214	363,488	370,320	1,181,547	1,551,867	1,385,333	166,534
48,039	39,066	87,105	75,368	11,737	22,356	30,019	52,375	47,870	4,505
1,576,896	2,907,448	4,484,344	3,550,579	933,765	635,382	2,697,181	3,332,563	2,886,138	446,425
620,618	1,289,658	1,910,276	1,480,930	429,346	250,974	1,184,074	1,435,048	1,216,872	218,176
71,754	431,118	502,872	372,279	130,593	40,731	301,541	342,272	285,062	57,210
839,637	1,147,606	1,987,243	1,625,154	362,089	329,775	1,181,547	1,511,322	1,344,788	166,534
44,887	39,066	83,953	72,216	11,737	13,902	30,019	43,921	39,416	4,505
109,098	7,047	116,145	102,593	13,552	129,335	500	129,835	129,835	0
50,726	391	51,117	39,851	11,266	44,287	0	44,287	44,287	0
12,110	3,307	15,417	14,530	887	36,049	500	36,549	36,549	0
43,110	3,349	46,459	45,060	1,399	40,545	0	40;545	40,545	0
3,152	0	3,152	3,152	0	8,454	0	8,454	8,454	0
315,817	302,414	618,231	464,376	153,855	75,355	161,750	237,105	214,018	23,087
306,200	302,409	608,609	454,759	153,850	75,355	160,450	235,805	213,418	22,387
9,617	0	9,617	9,617	0	0	700	700	0	700
0	5	5	0	5	0	600	600	600	0
3,675,468	3,961,536	7,637,004	6,132,838	1,504,166	2,134,399	4,530,933	6,665,332	5,974,160	691,172
539,840	1,351,226	1,891,066	1,398,482	492,584	316,606	1,513,711	1,830,317	1,622,339	207,978
2,490	197,885	200,375	151,478	48,897	2,333	88,015	90,348	68,922	21,426
40,579	77,461	118,040	88,292	29,748	23,580	169,326	192,906	159,754	33,152
10,395	20,488	30,883	26,453	4,430	17,514	53,788	71,302	62,046	9,256
149,096	642,871	791,967	555,498	236,469	184,207	836,734	1,020,941	928,787	92,154
10,565	5,624	16,189	16,070	119	1,471	4,383	5,854	5,149	705
46,564	24,813	71,377	57,736	13,641	19,538	25,539	45,077	42,317	2,760
280,151	382,084	662,235	502,955	159,280	67,963	335,926	403,889	355,364	48,525
41,934	1,805	43,739	42,105	1,634	29,541	6,143	35,684	35,469	215
374,089	77,196	451,285	384,438	66,847	201,163	34,657	235,820	230,865	4,955
59,406	7,832	67,238	56,925	10,313	9,275	1,000	10,275	10,037	238
60,867	16,217	77,084	60,794	16,290	144,548	14,882	159,430	153,512	5,918
21,934	366,545	388,479	320,386	68,093	18,387	779,001	797,388	632,235	165,153
1,678,023	891,747	2,569,770	2,147,064	422,706	984,288	1,062,494	2,046,782	1,900,530	146,252
843,007	1,193,116	2,036,123	1,623,685	412,438	396,735	1,066,704	1,463,439	1,312,277	151,162
197,222	466,819	664,041	516,809	147,232	89,719	391,568	481,287	426,061	55,226
101,100	11,709	112,809	95,464	17,345	8,307	1,799	10,106	10,073	33
14,293	1,902	16,195	14,612	1,583	14,004	8,530	22,534	21,845	689
61,589	87,177	148,766	129,344	19,422	17,264	136,269	153,533	134,361	19,172
48,853	100,444	149,297	108,556	40,741	16,942	102,850	119,792	104,638	15,154
53,602	54,456	108,058	78,900	29,158	17,751	58,538	76,289	67,464	8,825
61,993	153,028	215,021	173,169	41,852	68,573	140,876	209,449	186,356	23,093
304,355	317,581	621,936	506,831	115,105	164,175	226,274	390,449	361,479	28,970
56,368	55,852	112,220	98,959	13,261	33,856	52,341	86,197	76,896	9,301
5,677,279	7,178,445	12,855,724	10,250,386	2,605,338	2,974,471	7,390,364	10,364,835	9,204,151	1,160,684
119,105	136,909	256,014	213,547	42,467	61,607	134,660	196,267	174,531	21,736
2,519	6,235	8,754	7,708	1,046	605	5,177	5,782	4,880	902
3,263	1	3,264	3,189	75	150	1	151	151	0
10,790	362	11,152	11,152	0	30,501	4,512	35,013	33,942	1,071
76,719	65,737	142,456	118,198	24,258	47,348	64,627	111,975	103,633	8,342
7,410,419	8,477,186	15,887,605	12,723,041	3,164,564	3,884,916	8,546,511	12,431,427	11,080,528	1,350,899

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	24,384,399	26,707,371	51,091,770	37,680,078	13,411,692
Individuals, partnerships, and corporations - demand	10,584,109	8,995,928	19,580,037	15,024,701	4,555,336
Individuals, partnerships, and corporations - time	12,948,643	17,366,537	30,315,180	21,671,215	8,643,965
Savings deposits	5,491,395	8,999,766	14,491,161	10,062,570	4,428,591
Deposits accumulated for payment of personal loans	13	22,783	22,796	21,106	1,690
Other deposits of individuals, partnerships, and corps.	7,457,235	8,343,988	15,801,223	11,587,539	4,213,684
Certified and officers' checks, letters of credit, travelers' checks, etc.	851,647	344,906	1,196,553	984,162	212,391
GOVERNMENT DEPOSITS - TOTAL	3,069,238	3,352,317	6,421,555	4,910,700	1,510,855
United States Government - demand	608,633	360,618	969,251	759,039	210,212
United States Government - time	3,752	2,742	6,494	6,212	282
States and subdivisions - demand	781,658	1,243,355	2,025,013	1,600,080	424,933
States and subdivisions - time	1,675,195	1,745,602	3,420,797	2,545,369	875,428
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,479,902	357,084	2,836,986	2,271,740	565,246
Commercial banks in the United States - demand	2,380,303	329,772	2,710,075	2,152,172	557,903
Commercial banks in the United States - time	98,168	22,474	120,642	116,722	3,920
Mutual savings banks in the United States - demand	1,431	4,538	5,969	2,721	3,248
Mutual savings banks in the United States - time	0	300	300	125	175
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	719,772	771	720,543	647,548	72,995
Foreign governments, central banks, etc. - demand	18,810	12	18,822	17,820	1,002
Foreign governments, central banks, etc. - time	598,344	0	598,344	549,894	48,450
Banks in foreign countries - demand	99,118	759	99,877	77,259	22,618
Banks in foreign countries - time	3,500	0	3,500	2,575	925
TOTAL DEPOSITS	30,653,311	30,417,543	61,070,854	45,510,066	15,560,788
Demand	15,325,709	11,279,888	26,605,597	20,617,954	5,987,643
Time	15,327,602	19,137,655	34,465,257	24,892,112	9,573,145
MISCELLANEOUS LIABILITIES - TOTAL	4,623,870	1,129,638	5,753,508	4,478,948	1,274,560
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	3,047,371	270,803	3,318,174	2,557,831	760,343
Other liabilities for borrowed money	497,100	32,103	529,203	418,420	110,783
Mortgage indebtedness	6,882	18,848	25,730	8,248	17,482
Acceptances outstanding	227,051	19,167	246,218	223,306	22,912
Other liabilities	845,466	788,717	1,634,183	1,271,143	363,040
TOTAL LIABILITIES	35,277,181	31,547,181	66,824,362	49,989,014	16,835,348
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	117	117	117	0
RESERVES ON LOANS AND SECURITIES - TOTAL	493,272	344,944	838,216	647,998	190,218
Reserve for bad debt losses on loans	480,278	324,464	804,742	622,225	182,517
Other reserves on loans	5,617	6,912	12,529	8,909	3,620
Reserves on securities	7,377	13,568	20,945	16,864	4,081
CAPITAL ACCOUNTS - TOTAL	2,817,811	2,386,423	5,204,234	3,854,394	1,349,840
Capital notes and debentures	177,292	64,199	241,491	162,218	79,273
Equity capital - total	2,640,519	2,322,224	4,962,743	3,692,176	1,270,567
Preferred stock	34,447	2,700	37,147	5,800	31,347
Common stock	761,558	622,421	1,383,979	1,045,952	338,027
Surplus	1,278,398	923,949	2,202,347	1,668,429	533,918
Undivided profits	431,810	698,397	1,130,207	811,254	318,953
Reserve for contingencies and other capital reserves	134,306	74,757	209,063	160,741	48,322
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	38,588,264	34,278,665	72,866,929	54,491,523	18,375,406
MEMORANDA					
Demand deposits adjusted[1]	9,082,569	9,766,247	18,848,816	14,426,155	4,422,661
Average of total deposits for the 15 calendar days ending with call date	29,514,465	30,153,628	59,668,093	44,324,526	15,343,567
Average of total loans for the 15 calendar days ending with call date	20,384,670	17,371,518	37,756,188	28,186,394	9,569,794
Unearned discount on instalment loans included in total capital accounts	0	16,544	16,544	14,396	2,148
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.6	11.2	14.5	15.2	12.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.5	17.7	12.8	12.3	14.3
Other securities	14.4	15.6	14.9	14.3	16.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.8	53.0	54.5	54.9	53.3
Other assets	3.8	2.6	3.2	3.3	3.0
Total capital accounts	7.3	7.0	7.1	7.1	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.7	9.3	9.5	9.5	9.7
NUMBER OF BANKS	24	915	939	654	285

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
4,333,476	6,591,992	10,925,468	8,650,144	2,275,324	2,210,775	6,596,703	8,807,478	7,764,011	1,043,467
2,185,689	2,758,756	4,944,445	3,939,643	1,004,802	1,110,946	2,083,342	3,194,288	2,843,388	350,900
2,098,536	3,768,578	5,867,114	4,634,773	1,232,341	1,052,750	4,444,993	5,497,743	4,815,800	681,943
886,594	1,332,804	2,219,398	1,753,554	465,844	299,927	1,222,601	1,522,528	1,339,999	182,529
0	4,154	4,154	3,843	311	72	377	449	444	5
1,211,942	2,431,620	3,643,562	2,877,376	766,186	752,751	3,222,015	3,974,766	3,475,357	499,409
49,251	64,658	113,909	75,728	38,181	47,079	68,368	115,447	104,823	10,624
496,513	827,662	1,324,175	1,098,591	225,584	410,582	871,674	1,282,256	1,143,579	138,677
111,723	105,593	217,316	175,402	41,914	194,245	158,541	352,786	331,130	21,656
335	1,644	1,979	1,484	495	296	13,347	13,643	10,553	3,090
113,501	413,888	527,389	434,448	92,941	102,705	318,983	421,688	359,828	61,860
270,954	306,537	577,491	487,257	90,234	113,336	380,803	494,139	442,068	52,071
1,091,500	111,471	1,202,971	950,104	252,867	469,777	111,400	581,177	562,932	18,245
1,060,532	103,445	1,163,977	911,803	252,174	447,227	109,774	557,001	539,169	17,832
30,968	5,659	36,627	35,934	693	14,970	1,010	15,980	15,635	345
0	2,337	2,337	2,337	0	3,030	586	3,616	3,558	58
0	30	30	30	0	4,550	30	4,580	4,570	10
18,050	13	18,063	18,035	28	9,463	436	9,899	9,814	85
87	0	87	87	0	367	0	367	367	0
4,000	0	4,000	4,000	0	0	0	0	0	0
13,138	13	13,151	13,123	28	9,096	436	9,532	9,447	85
825	0	825	825	0	0	0	0	0	0
5,939,539	7,531,138	13,470,677	10,716,874	2,753,803	3,100,597	7,580,213	10,680,810	9,480,336	1,200,474
3,533,921	3,448,690	6,982,611	5,552,571	1,430,040	1,914,695	2,740,030	4,654,725	4,191,710	463,015
2,405,618	4,082,448	6,488,066	5,164,303	1,323,763	1,185,902	4,840,183	6,026,085	5,288,626	737,459
784,498	196,621	981,119	853,894	127,225	458,707	291,435	750,142	712,265	37,877
628,333	41,543	669,876	603,583	66,293	308,077	46,378	354,455	347,095	7,360
2,828	5,562	8,390	3,188	5,202	29,966	3,555	33,521	33,216	305
1,592	4,817	6,409	4,677	1,732	10,741	4,972	15,713	15,125	588
10,790	362	11,152	11,152	0	32,147	4,512	36,659	35,588	1,071
140,955	144,337	285,292	231,294	53,998	77,776	232,018	309,794	281,241	28,553
6,724,037	7,727,759	14,451,796	11,570,768	2,881,028	3,559,304	7,871,648	11,430,952	10,192,601	1,238,351
257	0	257	257	0	0	0	0	0	0
70,961	72,365	143,326	115,247	28,079	38,501	83,295	121,796	109,168	12,628
58,386	64,165	122,551	97,414	25,137	38,501	80,571	119,072	107,537	11,535
3,760	3,886	7,646	6,768	878	0	1,177	1,177	599	578
8,815	4,314	13,129	11,065	2,064	0	1,547	1,547	1,032	515
615,164	677,062	1,292,226	1,036,769	255,457	287,111	591,568	878,679	778,759	99,920
46,885	10,265	57,150	47,416	9,734	14,100	30,326	44,426	41,894	2,532
568,279	666,797	1,235,076	989,353	245,723	273,011	561,242	834,253	736,865	97,388
0	50	50	0	50	0	518	518	0	518
123,417	153,692	277,109	221,343	55,766	88,591	164,786	253,377	222,779	30,598
275,642	266,272	541,914	433,497	108,417	90,754	212,099	302,853	264,159	38,694
153,651	225,368	379,019	305,561	73,458	93,666	166,329	259,995	234,226	25,769
15,569	21,415	36,984	28,952	8,032	0	17,510	17,510	15,701	1,809
7,410,419	8,477,186	15,887,605	12,723,041	3,164,564	3,884,916	8,546,511	12,431,427	11,080,528	1,350,899
1,562,239	3,111,707	4,673,946	3,709,031	964,915	795,650	2,280,055	3,075,705	2,687,758	387,947
5,738,376	7,404,179	13,142,555	10,496,510	2,646,045	2,863,112	8,539,404	11,402,516	10,222,345	1,180,171
3,614,708	4,030,975	7,645,683	6,045,564	1,600,119	2,085,444	4,537,439	6,622,883	5,927,363	695,520
0	6,852	6,852	5,518	1,334	0	8,015	8,015	7,045	970
20.5	12.9	16.4	16.7	15.5	19.8	11.1	13.8	14.1	11.7
9.3	20.3	15.2	14.6	17.7	7.5	17.4	14.3	13.6	20.4
13.4	14.1	13.8	14.1	12.2	12.2	14.2	13.6	13.7	12.7
53.9	50.3	52.0	51.9	52.4	56.9	54.9	55.5	55.8	52.9
2.9	2.5	2.7	2.8	2.1	3.6	2.4	2.8	2.9	2.4
8.3	8.0	8.1	8.1	8.1	7.4	6.9	7.1	7.0	7.4
11.7	11.1	11.4	11.4	11.4	10.0	9.2	9.5	9.4	10.3
15	442	457	347	110	8	481	489	379	110

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,514,914	1,858,731	3,373,645	2,981,385	392,260
Currency and coin	47,470	168,498	215,968	195,199	20,769
Reserve with Federal Reserve banks (member banks)	468,635	599,498	1,068,133	941,508	126,625
Demand balances with banks in U.S. (except American branches of foreign banks)	192,292	707,021	899,313	799,461	99,852
Other balances with banks in United States	39,091	10,496	49,587	48,607	980
Balances with banks in foreign countries	3,976	399	4,375	3,847	528
Cash items in process of collection	763,450	372,819	1,136,269	992,763	143,506
SECURITIES - TOTAL	1,378,390	3,940,368	5,318,758	4,752,586	566,172
U.S. Treasury securities	487,059	1,769,209	2,256,268	1,987,107	269,161
Securities of other U.S. Government agencies and corps.	45,540	378,658	424,198	388,863	35,335
Obligations of States and subdivisions	787,217	1,755,431	2,542,648	2,287,564	255,084
Other securities	58,574	37,070	95,644	89,052	6,592
INVESTMENT SECURITIES - TOTAL	1,305,010	3,910,793	5,215,803	4,652,190	563,613
U.S. Treasury securities	458,736	1,764,108	2,222,844	1,954,968	267,876
Securities of other U.S. Government agencies and corps.	25,497	373,605	399,102	364,232	34,870
Obligations of States and subdivisions	764,655	1,736,010	2,500,665	2,246,390	254,275
Other securities	56,122	37,070	93,192	86,600	6,592
TRADING ACCOUNT SECURITIES - TOTAL	73,380	29,575	102,955	100,396	2,559
U.S. Treasury securities	28,323	5,101	33,424	32,139	1,285
Securities of other U.S. Government agencies and corps.	20,043	5,053	25,096	24,631	465
Obligations of States and subdivisions	22,562	19,421	41,983	41,174	809
Other securities	2,452	0	2,452	2,452	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	363,252	549,027	912,279	830,577	81,702
With domestic commercial banks	312,080	545,742	857,822	816,492	41,330
With brokers and dealers in securities	51,172	744	51,916	11,544	40,372
With others	0	2,541	2,541	2,541	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,514,750	6,330,738	9,845,488	8,726,018	1,119,470
Real estate loans - total	505,938	1,136,300	1,642,238	1,473,837	168,401
Secured by farmland	5,976	152,599	158,575	136,865	21,710
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	54,028	85,585	139,613	114,033	25,580
Guaranteed by Veterans Administration	28,334	54,487	82,821	69,621	13,200
Not insured or guaranteed by FHA or VA	155,933	421,117	577,050	526,025	51,025
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	3,052	3,267	6,319	6,282	37
Not insured by FHA	24,302	21,317	45,619	43,640	1,979
Secured by other properties	234,313	397,928	632,241	577,371	54,870
Loans to domestic commercial and foreign banks	10,872	24,302	35,174	34,698	476
Loans to other financial institutions	380,703	134,377	515,080	456,760	58,320
Loans to brokers and dealers in securities	21,371	7,646	29,017	24,230	4,787
Other loans for purchasing or carrying securities	144,233	64,497	208,730	176,807	31,923
Loans to farmers (excluding loans on real estate)	185,738	1,394,310	1,580,048	1,387,731	192,317
Commercial and industrial loans (incl. open market paper)	1,305,383	1,807,015	3,112,398	2,738,027	374,371
Other loans to individuals - total	781,377	1,682,861	2,464,238	2,228,132	236,106
Passenger automobile instalment loans	149,236	728,756	877,992	800,865	77,127
Credit cards and related plans:					
Retail (charge account) credit card plans	162,596	48,258	210,854	183,307	27,547
Check credit and revolving credit plans	19,353	9,516	28,869	26,986	1,883
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	59,599	126,530	186,129	137,120	49,009
Other retail consumer goods	23,353	136,204	159,557	146,077	13,480
Residential repair and modernization instalment loans	30,762	65,584	96,346	78,715	17,631
Other instalment loans for personal expenditures	47,347	195,779	243,126	221,553	21,573
Single-payment loans for personal expenditures	289,131	372,234	661,365	633,509	27,856
All other loans (including overdrafts)	179,135	79,430	258,565	205,796	52,769
TOTAL LOANS AND SECURITIES	5,256,392	10,820,133	16,076,525	14,309,181	1,767,344
Bank premises, furniture and fixtures, and other assets representing bank premises	142,456	211,880	354,336	337,049	17,287
Real estate owned other than bank premises	3,614	10,684	14,298	13,141	1,157
Investments in subsidiaries not consolidated	4,945	886	5,831	5,816	15
Customers' liability on acceptances outstanding	12,689	8,988	21,677	19,492	2,185
Other assets	86,668	104,426	191,094	168,275	22,819
TOTAL ASSETS	7,021,678	13,015,728	20,037,406	17,834,339	2,203,067

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,428,149	2,222,323	4,650,472	4,332,372	318,100	9,776,627	1,352,561	11,129,188	9,673,038	1,456,150
57,095	214,681	271,776	243,674	28,102	613,400	190,528	803,928	693,659	110,269
684,927	617,857	1,302,784	1,202,959	99,825	4,029,894	450,841	4,480,735	4,003,588	477,147
360,900	988,461	1,349,361	1,238,746	110,615	684,346	275,034	959,380	823,179	136,201
90,992	55,376	146,368	143,584	2,784	273,561	54,937	328,498	320,127	8,371
7,798	3,031	10,829	9,824	1,005	33,990	6,405	40,395	33,507	6,888
1,226,437	342,917	1,569,354	1,493,585	75,769	4,141,436	374,816	4,516,252	3,798,978	717,274
2,568,705	4,109,270	6,677,975	6,113,230	564,745	14,255,679	3,080,075	17,335,754	15,329,436	2,006,318
837,954	1,532,002	2,369,956	2,127,777	242,179	5,665,159	1,151,899	6,817,058	6,124,747	692,311
85,556	533,013	618,569	565,948	52,621	1,222,762	295,854	1,518,616	1,198,948	319,668
1,581,623	1,963,243	3,544,866	3,283,764	261,102	7,130,113	1,583,623	8,713,736	7,739,818	973,918
63,572	81,012	144,584	135,741	8,843	237,645	48,699	286,344	265,923	20,421
2,338,830	4,106,095	6,444,925	5,880,475	564,450	13,556,678	3,047,211	16,603,889	14,689,162	1,914,727
715,750	1,531,007	2,246,757	2,004,578	242,179	5,027,979	1,119,035	6,147,014	5,484,473	662,541
53,831	530,957	584,788	532,167	52,621	1,178,381	295,854	1,474,235	1,198,948	275,287
1,517,473	1,963,119	3,480,592	3,219,785	260,807	7,112,673	1,583,623	8,696,296	7,739,818	956,478
51,776	81,012	132,788	123,945	8,843	237,645	48,699	286,344	265,923	20,421
229,875	3,175	233,050	232,755	295	699,001	32,864	731,865	640,274	91,591
122,204	995	123,199	123,199	0	637,180	32,864	670,044	640,274	29,770
31,725	2,056	33,781	33,781	0	44,381	0	44,381	0	44,381
64,150	124	64,274	63,979	295	17,440	0	17,440	0	17,440
11,796	0	11,796	11,796	0	0	0	0	0	0
687,189	481,565	1,168,754	1,114,524	54,230	1,282,775	167,949	1,450,724	1,267,329	183,395
613,526	471,760	1,085,286	1,031,556	53,730	1,280,775	167,949	1,448,724	1,267,329	181,395
18,760	6,225	24,985	24,985	0	0	0	0	0	0
54,903	3,580	58,483	57,983	500	2,000	0	2,000	0	2,000
5,931,892	6,600,862	12,532,754	11,412,285	1,120,469	34,491,804	6,571,899	41,063,703	35,492,549	5,571,154
678,082	998,531	1,676,613	1,526,296	150,317	9,848,615	1,954,820	11,803,435	10,409,255	1,394,180
8,977	128,090	137,067	122,933	14,134	163,092	60,943	224,035	200,524	23,511
37,418	53,774	91,192	77,524	13,668	2,452,082	470,271	2,922,353	2,854,660	67,693
28,575	24,590	53,165	49,413	3,752	541,100	144,593	685,693	628,787	56,906
99,040	330,560	429,600	404,804	24,796	3,990,471	552,665	4,543,136	4,168,833	374,303
6,420	7,226	13,646	13,646	0	51,887	12,520	64,407	34,171	30,236
47,750	39,822	87,572	78,175	9,397	544,484	75,662	620,146	430,101	190,045
449,902	414,469	864,371	779,801	84,570	2,105,499	638,166	2,743,665	2,092,179	651,486
26,953	21,894	48,847	44,405	4,442	258,758	43,499	302,257	264,163	38,094
646,916	196,474	843,390	795,943	47,447	2,380,358	175,730	2,556,088	2,008,141	547,947
59,080	22,068	81,148	78,956	2,192	250,129	9,828	259,957	154,616	105,341
430,099	160,833	590,932	559,531	31,401	234,437	42,314	276,751	224,501	52,250
56,063	652,509	708,572	636,556	72,016	1,210,821	462,680	1,673,501	1,527,275	146,226
2,762,738	2,479,680	5,242,418	4,777,628	464,790	13,503,696	1,920,409	15,424,105	13,188,234	2,235,871
955,356	1,935,877	2,891,233	2,567,056	324,177	5,859,651	1,890,169	7,749,820	6,808,550	941,270
221,848	915,189	1,137,037	1,015,566	121,471	2,172,843	753,726	2,926,569	2,611,624	314,945
127,154	34,380	161,534	128,028	33,506	687,950	142,469	830,419	761,717	68,702
3,462	4,289	7,751	7,738	13	197,782	30,113	227,895	159,006	68,889
67,500	119,638	187,138	172,970	14,168	268,949	225,026	493,975	451,584	42,391
62,559	152,970	215,529	176,757	38,772	308,463	138,241	446,704	405,741	40,963
38,315	67,830	106,145	96,414	9,731	428,121	103,869	531,990	413,448	118,542
82,612	268,219	350,831	312,301	38,530	574,519	309,242	883,761	807,440	76,321
351,906	373,362	725,268	657,282	67,986	1,221,024	187,483	1,408,507	1,197,990	210,517
316,605	132,996	449,601	425,914	23,687	945,339	72,450	1,017,789	907,814	109,975
9,187,786	11,191,697	20,379,483	18,640,039	1,739,444	50,030,258	9,819,923	59,850,181	52,089,314	7,760,867
274,998	272,094	547,092	511,211	35,881	1,228,783	258,051	1,486,834	1,330,284	156,550
15,619	20,011	35,630	32,839	2,791	51,368	9,780	61,148	42,089	19,059
8,414	428	8,842	8,842	0	163,015	922	163,937	147,796	16,141
22,678	4,329	27,007	26,497	510	720,953	12,338	733,291	629,040	104,251
131,722	137,076	268,798	245,754	23,044	1,094,978	184,162	1,279,140	1,121,214	157,926
12,069,366	13,847,958	25,917,324	23,797,554	2,119,770	63,065,982	11,637,737	74,703,719	65,032,775	9,670,944

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,190,709	9,304,581	13,495,290	11,998,215	1,497,075
Individuals, partnerships, and corporations - demand	2,225,580	4,158,077	6,383,657	5,661,282	722,375
Individuals, partnerships, and corporations - time	1,907,481	5,031,502	6,938,983	6,180,317	758,666
Savings deposits	755,691	1,939,828	2,695,519	2,410,962	284,557
Deposits accumulated for payment of personal loans	385	3,124	3,509	3,509	0
Other deposits of individuals, partnerships, and corps.	1,151,405	3,088,550	4,239,955	3,765,846	474,109
Certified and officers' checks, letters of credit, travelers' checks, etc.	57,648	115,002	172,650	156,616	16,034
GOVERNMENT DEPOSITS - TOTAL	619,542	1,650,621	2,270,163	2,064,533	205,630
United States Government - demand	233,852	246,747	480,599	418,553	62,046
United States Government - time	32,421	50,786	83,207	78,755	4,452
States and subdivisions - demand	151,642	635,194	786,836	719,014	67,822
States and subdivisions - time	201,627	717,894	919,521	848,211	71,310
DOMESTIC INTERBANK DEPOSITS - TOTAL	847,331	424,300	1,271,631	1,102,887	168,744
Commercial banks in the United States - demand	830,906	415,864	1,246,770	1,084,996	161,774
Commercial banks in the United States - time	16,425	7,149	23,574	16,604	6,970
Mutual savings banks in the United States - demand	0	1,064	1,064	1,064	0
Mutual savings banks in the United States - time	0	223	223	223	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	4,902	1,377	6,279	5,356	923
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	4,902	1,377	6,279	5,356	923
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	5,662,484	11,380,879	17,043,363	15,170,991	1,872,372
Demand	3,504,530	5,573,325	9,077,855	8,046,881	1,030,974
Time	2,157,954	5,807,554	7,965,508	7,124,110	841,398
MISCELLANEOUS LIABILITIES - TOTAL	716,881	474,603	1,191,484	1,061,448	130,036
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	549,035	169,870	718,905	638,297	80,608
Other liabilities for borrowed money	23,062	29,523	52,585	49,685	2,900
Mortgage indebtedness	21,658	5,995	27,653	25,337	2,316
Acceptances outstanding	12,689	9,365	22,054	19,869	2,185
Other liabilities	110,437	259,850	370,287	328,260	42,027
TOTAL LIABILITIES	6,379,365	11,855,482	18,234,847	16,232,439	2,002,408
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	225	225	225	0
RESERVES ON LOANS AND SECURITIES - TOTAL	63,556	105,371	168,927	151,049	17,878
Reserve for bad debt losses on loans	63,348	99,374	162,722	145,286	17,436
Other reserves on loans	0	2,897	2,897	2,613	284
Reserves on securities	208	3,100	3,308	3,150	158
CAPITAL ACCOUNTS - TOTAL	578,757	1,054,650	1,633,407	1,450,626	182,781
Capital notes and debentures	46,778	19,003	65,781	57,884	7,897
Equity capital - total	531,979	1,035,647	1,567,626	1,392,742	174,884
Preferred stock	0	4,851	4,851	4,851	0
Common stock	160,123	265,025	425,148	377,174	47,974
Surplus	214,261	387,991	602,252	530,176	72,076
Undivided profits	154,900	356,263	511,163	458,613	52,550
Reserve for contingencies and other capital reserves	2,695	21,517	24,212	21,928	2,284
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,021,678	13,015,728	20,037,406	17,834,339	2,203,067
MEMORANDA					
Demand deposits adjusted[1]	1,676,322	4,537,895	6,214,217	5,550,569	663,648
Average of total deposits for the 15 calendar days ending with call date	5,473,088	11,135,798	16,608,886	14,777,399	1,831,487
Average of total loans for the 15 calendar days ending with call date	3,500,985	6,316,835	9,817,820	8,671,622	1,146,198
Unearned discount on instalment loans included in total capital accounts	0	14,240	14,240	13,167	1,073
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	21.6	14.3	16.8	16.7	17.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	6.9	16.4	13.1	13.0	13.7
Other securities	12.7	13.8	13.5	13.6	12.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.2	52.9	53.7	53.6	54.5
Other assets	3.6	2.6	2.9	3.0	2.0
Total capital accounts	8.2	8.1	8.2	8.1	8.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.5	11.2	11.3	11.2	11.8
NUMBER OF BANKS	18	780	798	695	103

[1] Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
6,614,857	10,088,269	16,703,126	15,194,607	1,508,519	44,073,650	8,785,036	52,858,686	46,294,007	6,564,679
3,690,887	4,964,171	8,655,058	7,918,141	736,917	17,430,396	3,624,233	21,054,629	18,017,865	3,036,764
2,847,646	4,981,250	7,828,896	7,078,037	750,859	25,697,268	5,003,611	30,700,879	27,302,798	3,398,081
1,079,681	1,642,766	2,722,447	2,469,096	253,351	14,442,356	2,750,141	17,192,497	15,501,847	1,690,650
27,604	72,500	100,104	77,585	22,519	0	0	0	0	0
1,740,361	3,265,984	5,006,345	4,531,356	474,989	11,254,912	2,253,470	13,508,382	11,800,951	1,707,431
76,324	142,848	219,172	198,429	20,743	945,986	157,192	1,103,178	973,344	129,834
1,224,326	1,501,109	2,725,435	2,471,184	254,251	5,670,951	1,271,947	6,942,898	6,185,838	757,060
188,199	128,312	316,511	298,956	17,555	777,923	108,197	886,120	756,532	129,588
21,844	5,612	27,456	26,683	773	154,908	45,539	200,447	183,231	17,216
242,113	436,579	678,692	617,253	61,439	878,035	305,272	1,183,307	1,094,312	88,995
772,170	930,606	1,702,776	1,528,292	174,484	3,860,085	812,939	4,673,024	4,151,763	521,261
1,419,203	588,515	2,007,718	1,892,539	115,179	1,095,363	69,996	1,165,359	829,890	335,469
1,368,563	505,856	1,874,419	1,767,850	106,569	987,956	57,297	1,045,253	713,251	332,002
50,640	56,783	107,423	98,813	8,610	66,245	8,575	74,820	72,770	2,050
0	25,244	25,244	25,244	0	17,112	4,124	21,236	19,819	1,417
0	632	632	632	0	24,050	0	24,050	24,050	0
46,816	5,494	52,310	50,990	1,320	1,370,045	10,806	1,380,851	1,234,942	145,909
2,603	391	2,994	2,994	0	58,651	1,174	59,825	56,469	3,356
18,200	0	18,200	18,200	0	1,049,061	1,000	1,050,061	964,161	85,900
25,913	5,103	31,016	29,696	1,320	232,293	8,332	240,625	195,972	44,653
100	0	100	100	0	30,040	300	30,340	18,340	12,000
9,305,202	12,183,387	21,488,589	19,609,320	1,879,269	52,210,009	10,137,785	62,347,794	54,544,677	7,803,117
5,594,602	6,208,504	11,803,106	10,858,563	944,543	21,328,352	4,265,821	25,594,173	21,827,564	3,766,609
3,710,600	5,974,883	9,685,483	8,750,757	934,726	30,881,657	5,871,964	36,753,621	32,717,113	4,036,508
1,735,182	491,897	2,227,079	2,157,803	69,276	6,319,252	610,231	6,929,483	5,809,828	1,119,655
1,392,086	170,831	1,562,917	1,545,045	17,872	3,492,405	213,260	3,705,665	3,096,627	609,038
54,504	13,780	68,284	54,866	13,418	66,692	37,702	104,394	91,719	12,675
64,833	6,805	71,638	67,826	3,812	96,566	10,863	107,429	94,830	12,599
22,678	4,329	27,007	26,497	510	723,782	14,952	738,734	634,083	104,651
201,081	296,152	497,233	463,569	33,664	1,939,807	333,454	2,273,261	1,892,569	380,692
11,040,384	12,675,284	23,715,668	21,767,123	1,948,545	58,529,261	10,748,016	69,277,277	60,354,505	8,922,772
0	0	0	0	0	0	38	38	38	0
117,354	132,355	249,709	232,348	17,361	666,996	105,227	772,223	660,356	111,867
100,200	108,677	208,877	193,222	15,655	666,908	94,084	760,992	658,774	102,218
465	10,885	11,350	11,144	206	0	6,183	6,183	439	5,744
16,689	12,793	29,482	27,982	1,500	88	4,960	5,048	1,143	3,905
911,628	1,040,319	1,951,947	1,798,083	153,864	3,869,725	784,456	4,654,181	4,017,876	636,305
49,700	14,206	63,906	56,453	7,453	381,346	66,968	448,314	310,574	137,740
861,928	1,026,113	1,888,041	1,741,630	146,411	3,488,379	717,488	4,205,867	3,707,302	498,565
373	250	623	623	0	0	400	400	0	400
302,964	295,540	598,504	550,976	47,528	1,001,448	211,980	1,213,428	1,046,690	166,738
380,693	373,607	754,300	691,734	62,566	1,630,314	299,246	1,929,560	1,713,640	215,920
172,898	302,485	475,383	444,653	30,730	795,481	201,579	997,060	885,170	111,890
5,000	54,231	59,231	53,644	5,587	61,136	4,283	65,419	61,802	3,617
12,069,366	13,847,958	25,917,324	23,797,554	2,119,770	63,065,982	11,637,737	74,703,719	65,032,775	9,670,944
2,811,403	5,231,419	8,042,822	7,298,172	744,650	15,421,037	3,725,511	19,146,548	16,558,803	2,587,745
9,067,685	11,994,392	21,062,077	19,218,299	1,843,778	50,908,443	10,012,531	60,920,974	53,291,950	7,629,024
5,877,838	6,632,002	12,509,840	11,347,803	1,162,037	35,393,733	6,566,127	41,959,860	35,520,022	6,439,838
0	20,426	20,426	18,800	1,626	0	1,612	1,612	1,612	0
20.1	16.0	17.9	18.2	15.0	15.5	11.6	14.9	14.9	15.1
6.4	14.9	10.9	10.7	13.9	9.8	12.2	10.2	10.3	9.7
14.9	14.8	14.8	15.0	12.7	12.8	14.3	13.0	13.3	11.0
54.8	51.1	52.9	52.6	55.4	56.7	57.9	56.9	56.5	59.5
3.8	3.1	3.4	3.5	2.9	5.2	4.0	5.0	5.0	4.7
7.6	7.5	7.5	7.6	7.3	6.1	6.7	6.2	6.2	6.6
10.2	10.3	10.3	10.3	9.9	8.0	8.6	8.1	8.1	8.4
17	616	633	572	61	19	132	151	121	30

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
1,297,799	1,014,085	2,311,884	1,851,994	459,890	649,779	883,274	1,533,053	1,387,081	145,972
110,844	127,492	238,336	202,018	36,318	19,086	89,259	108,345	94,462	13,883
319,133	349,551	668,684	535,009	133,675	166,586	359,480	526,066	473,278	52,788
159,690	421,605	581,295	455,715	125,580	55,376	264,932	320,308	274,833	45,475
8,230	793	9,023	8,403	620	2,000	391	2,391	2,391	0
3,246	0	3,246	3,201	45	3,847	572	4,419	4,390	29
696,656	114,644	811,300	647,648	163,652	402,884	168,640	571,524	537,727	33,797
1,307,281	2,444,563	3,751,844	2,953,681	798,163	628,856	2,223,518	2,852,374	2,481,566	370,808
562,922	1,147,060	1,709,982	1,323,918	386,064	218,332	1,023,951	1,242,283	1,052,062	190,221
40,522	283,996	324,518	240,596	83,922	48,874	230,297	279,171	236,567	42,604
668,171	980,842	1,649,013	1,331,716	317,297	341,806	951,192	1,292,998	1,159,090	133,908
35,666	32,665	68,331	57,451	10,880	19,844	18,078	37,922	33,847	4,075
1,187,186	2,442,760	3,629,946	2,847,868	782,078	463,851	2,222,468	2,686,319	2,315,511	370,808
518,742	1,146,940	1,665,682	1,293,331	372,351	153,746	1,022,901	1,176,647	986,426	190,221
22,030	282,483	304,513	221,662	82,851	10,632	230,297	240,929	198,325	42,604
610,994	980,672	1,591,666	1,275,670	315,996	290,851	951,192	1,242,043	1,108,135	133,908
35,420	32,665	68,085	57,205	10,880	8,622	18,078	26,700	22,625	4,075
120,095	1,803	121,898	105,813	16,085	165,005	1,050	166,055	166,055	0
44,180	120	44,300	30,587	13,713	64,586	1,050	65,636	65,636	0
18,492	1,513	20,005	18,934	1,071	38,242	0	38,242	38,242	0
57,177	170	57,347	56,046	1,301	50,955	0	50,955	50,955	0
246	0	246	246	0	11,222	0	11,222	11,222	0
180,921	164,387	345,308	275,183	70,125	21,965	76,016	97,981	83,955	14,026
175,350	162,554	337,904	267,954	69,950	18,965	74,341	93,306	79,280	14,026
5,571	908	6,479	6,304	175	3,000	0	3,000	3,000	0
0	925	925	925	0	0	1,675	1,675	1,675	0
3,411,847	3,670,945	7,082,792	5,696,576	1,386,216	2,043,238	4,148,182	6,191,420	5,555,972	635,448
485,542	1,288,927	1,774,469	1,290,547	483,922	309,456	1,454,386	1,763,842	1,567,780	196,062
1,980	208,997	210,977	152,907	58,070	13,522	95,816	109,338	87,944	21,394
24,311	75,128	99,439	66,890	32,549	26,275	173,146	199,421	166,782	32,639
8,224	21,351	29,575	24,654	4,921	20,557	53,556	74,113	65,130	8,983
176,044	601,984	778,028	543,444	234,584	171,594	779,075	950,669	865,806	84,863
3,048	184	3,232	2,933	299	34	1,429	1,463	1,423	40
35,089	20,127	55,216	44,787	10,429	14,245	25,490	39,735	37,641	2,094
236,846	361,156	598,002	454,932	143,070	63,229	325,874	389,103	343,054	46,049
23,286	2,201	25,487	20,304	5,183	18,320	4,799	23,119	22,534	585
326,776	71,492	398,268	332,135	66,133	170,063	36,223	206,286	200,618	5,668
42,412	6,051	48,463	42,190	6,273	9,496	680	10,176	10,055	121
43,835	16,570	60,405	49,199	11,206	68,389	17,966	86,355	79,488	6,867
20,534	339,777	360,311	298,336	61,975	16,506	696,411	712,917	567,736	145,181
1,611,679	810,762	2,422,441	2,054,021	368,420	983,130	909,014	1,892,144	1,758,545	133,599
796,379	1,082,992	1,879,371	1,510,361	369,010	410,013	980,618	1,390,631	1,253,341	137,290
195,319	423,000	618,319	486,513	131,806	109,838	386,325	496,163	440,771	55,392
84,124	12,666	96,790	82,037	14,753	7,537	1,038	8,575	8,534	41
15,141	3,704	18,845	17,183	1,662	12,114	7,982	20,096	19,374	722
94,089	145,466	239,555	196,558	42,997	27,198	187,585	214,783	188,905	25,878
49,856	50,989	100,845	74,907	25,938	20,129	53,860	73,989	65,403	8,586
60,739	141,903	202,642	163,729	38,913	62,035	130,207	192,242	169,566	22,676
297,111	305,264	602,375	489,434	112,941	171,162	213,621	384,783	360,788	23,995
61,404	52,173	113,577	99,483	14,094	57,865	48,085	105,950	95,875	10,075
4,900,049	6,279,895	11,179,944	8,925,440	2,254,504	2,694,059	6,447,716	9,141,775	8,121,493	1,020,282
88,869	115,342	204,211	169,296	34,915	55,358	118,558	173,916	156,258	17,658
4,276	9,481	13,757	11,880	1,877	1,659	5,624	7,283	6,465	818
3,688	213	3,901	3,796	105	158	28	186	186	0
14,610	302	14,912	14,908	4	20,090	4,326	24,416	23,664	752
76,146	58,600	134,746	113,377	21,369	52,610	57,072	109,682	102,561	7,121
6,385,437	7,477,918	13,863,355	11,090,691	2,772,664	3,473,713	7,516,598	10,990,311	9,797,708	1,192,603

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	20,524,131	23,745,662	44,269,793	32,133,663	12,136,130
Individuals, partnerships, and corporations - demand	9,846,479	8,475,181	18,321,660	13,966,322	4,355,338
Individuals, partnerships, and corporations - time	10,349,533	14,961,785	25,311,318	17,696,027	7,615,291
Savings deposits	4,783,464	7,971,524	12,754,988	8,854,618	3,900,370
Deposits accumulated for payment of personal loans	102	29,166	29,268	27,664	1,604
Other deposits of individuals, partnerships, and corps.	5,565,967	6,961,095	12,527,062	8,813,745	3,713,317
Certified and officers' checks, letters of credit, travelers' checks, etc	328,119	308,696	636,815	471,314	165,501
GOVERNMENT DEPOSITS - TOTAL	2,672,669	2,724,214	5,396,883	4,137,474	1,259,409
United States Government - demand	636,004	282,277	918,281	713,259	205,022
United States Government - time	2,852	1,882	4,734	4,511	223
States and subdivisions - demand	979,064	1,200,852	2,179,916	1,700,900	479,016
States and subdivisions - time	1,054,749	1,239,203	2,293,952	1,718,804	575,148
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,483,201	298,130	2,781,331	2,213,587	567,744
Commercial banks in the United States - demand	2,463,116	286,925	2,750,041	2,189,267	560,774
Commercial banks in the United States - time	18,914	7,017	25,931	22,519	3,412
Mutual savings banks in the United States - demand	1,171	3,940	5,111	1,801	3,310
Mutual savings banks in the United States - time	0	248	248	0	248
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	877,250	808	878,058	777,159	100,899
Foreign governments, central banks, etc. - demand	16,518	20	16,538	15,662	876
Foreign governments, central banks, etc. - time	700,319	0	700,319	629,419	70,900
Banks in foreign countries - demand	123,057	788	123,845	101,447	22,398
Banks in foreign countries - time	37,356	0	37,356	30,631	6,725
TOTAL DEPOSITS	26,557,251	26,768,814	53,326,065	39,261,883	14,064,182
Demand	14,393,528	10,558,679	24,952,207	19,159,972	5,792,235
Time	12,163,723	16,210,135	28,373,858	20,101,911	8,271,947
MISCELLANEOUS LIABILITIES - TOTAL	4,872,385	1,001,170	5,873,555	4,673,039	1,200,516
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,972,350	172,789	2,145,139	1,569,183	575,956
Other liabilities for borrowed money	552,813	103,354	656,167	460,149	196,018
Mortgage indebtedness	7,458	19,200	26,658	8,977	17,681
Acceptances outstanding	325,729	16,193	341,922	302,597	39,325
Other liabilities	2,014,035	589,634	2,703,669	2,332,133	371,536
TOTAL LIABILITIES	31,429,636	27,769,984	59,199,620	43,934,922	15,264,698
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	96	96	96	0
RESERVES ON LOANS AND SECURITIES - TOTAL	483,309	339,324	822,633	635,149	187,484
Reserve for bad debt losses on loans	472,564	316,356	788,920	611,369	177,551
Other reserves on loans	3,084	10,016	13,100	7,764	5,336
Reserves on securities	7,661	12,952	20,613	16,016	4,597
CAPITAL ACCOUNTS - TOTAL	2,695,611	2,180,437	4,876,048	3,609,796	1,266,252
Capital notes and debentures	177,093	56,527	233,620	154,919	78,701
Equity capital - total	2,518,518	2,123,910	4,642,428	3,454,877	1,187,551
Preferred stock	34,446	1,200	35,646	4,300	31,346
Common stock	730,449	584,069	1,314,518	1,013,209	301,309
Surplus	1,174,274	859,343	2,033,617	1,525,127	508,490
Undivided profits	440,663	605,137	1,045,800	746,672	299,128
Reserve for contingencies and other capital reserves	138,686	74,161	212,847	165,569	47,278
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	34,608,556	30,289,841	64,898,397	48,179,963	16,718,434
MEMORANDA					
Demand deposits adjusted[6]	8,220,168	9,274,309	17,494,477	13,187,774	4,306,703
Average of total deposits for the 15 calendar days ending with call date	25,223,138	26,570,506	51,793,644	37,965,996	13,827,648
Average of total loans for the 15 calendar days ending with call date	19,345,811	15,951,246	35,297,057	26,000,155	9,296,902
Unearned discount on instalment loans included in total capital accounts	0	16,472	16,472	13,589	2,883
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.7	12.1	14.5	15.0	13.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.1	17.1	12.3	12.0	13.1
Other securities	12.1	14.1	13.0	12.6	14.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.8	54.2	56.6	56.6	56.5
Other assets	4.3	2.6	3.5	3.7	3.0
Total capital accounts	7.8	7.2	7.5	7.5	7.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.3	9.7	10.0	10.0	10.0
NUMBER OF BANKS	24	918	942	649	293

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
3,701,315	5,831,808	9,533,123	7,508,414	2,024,709	1,886,315	5,901,027	7,787,342	6,861,829	925,513
2,046,537	2,584,673	4,631,210	3,685,287	945,923	1,034,148	1,980,539	3,014,687	2,683,012	331,675
1,602,294	3,196,215	4,798,509	3,757,355	1,041,154	804,811	3,861,855	4,666,666	4,081,233	585,433
743,915	1,188,213	1,932,128	1,525,434	406,694	239,514	1,028,282	1,267,796	1,115,086	152,710
0	4,454	4,454	3,715	739	82	182	264	264	0
858,379	2,003,548	2,861,927	2,228,206	633,721	565,215	2,833,391	3,398,606	2,965,883	432,723
52,484	50,920	103,404	65,772	37,632	47,356	58,633	105,989	97,584	8,405
411,665	700,895	1,112,560	921,136	191,424	210,769	651,439	862,208	749,677	112,531
103,245	76,513	179,758	147,942	31,816	107,455	70,837	178,292	167,053	11,239
109	1,818	1,927	1,491	436	986	5,190	6,176	5,116	1,060
99,010	409,600	508,610	417,960	90,650	93,550	321,722	415,272	352,996	62,276
209,301	212,964	422,265	353,743	68,522	8,778	253,690	262,468	224,512	37,956
967,584	84,980	1,052,564	855,476	197,088	413,807	94,664	508,471	490,519	17,952
957,884	81,787	1,039,671	843,063	196,608	409,397	94,024	503,421	485,591	17,830
9,700	1,839	11,539	11,059	480	985	193	1,178	1,080	98
0	474	474	474	0	2,975	437	3,412	3,398	14
0	880	880	880	0	450	10	460	450	10
14,732	0	14,732	14,591	141	13,903	400	14,303	14,153	150
147	0	147	147	0	395	0	395	395	0
6,000	0	6,000	6,000	0	1,000	0	1,000	1,000	0
7,185	0	7,185	7,044	141	12,184	400	12,584	12,434	150
1,400	0	1,400	1,400	0	324	0	324	324	0
5,095,296	6,617,683	11,712,979	9,299,617	2,413,362	2,524,794	6,647,530	9,172,324	8,116,178	1,056,146
3,266,492	3,203,967	6,470,459	5,167,689	1,302,770	1,707,460	2,526,592	4,234,052	3,802,463	431,589
1,828,804	3,413,716	5,242,520	4,131,928	1,110,592	817,334	4,120,938	4,938,272	4,313,715	624,557
645,192	168,307	813,499	716,640	96,859	646,057	253,842	899,899	867,253	32,646
471,298	29,348	500,646	457,076	43,570	375,397	48,616	424,013	418,238	5,775
5,638	15,284	20,922	11,809	9,113	152,089	13,320	165,409	164,174	1,235
1,682	4,127	5,809	3,892	1,917	11,238	3,356	14,594	14,274	320
14,654	302	14,956	14,952	4	20,090	4,350	24,440	23,688	752
151,920	119,246	271,166	228,911	42,255	87,243	184,200	271,443	246,879	24,564
5,740,488	6,785,990	12,526,478	10,016,257	2,510,221	3,170,851	6,901,372	10,072,223	8,983,431	1,088,792
103	0	103	103	0	0	0	0	0	0
76,560	70,773	147,333	119,683	27,650	38,390	82,235	120,625	108,490	12,135
63,917	62,350	126,267	101,421	24,846	38,390	79,393	117,783	106,691	11,092
2,390	3,574	5,964	5,113	851	0	1,126	1,126	648	478
10,253	4,849	15,102	13,149	1,953	0	1,716	1,716	1,151	565
568,286	621,155	1,189,441	954,648	234,793	264,472	532,991	797,463	705,787	91,676
42,900	8,235	51,135	45,159	5,976	12,500	19,091	31,591	29,369	2,222
525,386	612,920	1,138,306	909,489	228,817	251,972	513,900	765,872	676,418	89,454
0	219	219	219	0	0	518	518	0	518
120,004	145,711	265,715	213,610	52,105	80,602	149,133	229,735	201,396	28,339
266,634	250,709	517,343	413,960	103,383	86,353	201,764	288,117	252,380	35,737
129,919	196,621	326,540	260,366	66,174	85,017	145,483	230,500	207,405	23,095
8,829	19,660	28,489	21,334	7,155	0	17,002	17,002	15,237	1,765
6,385,437	7,477,918	13,863,355	11,090,691	2,772,664	3,473,713	7,516,598	10,990,311	9,797,708	1,192,603
1,508,707	2,931,023	4,439,730	3,529,036	910,694	787,724	2,193,091	2,980,815	2,612,092	368,723
4,915,645	6,498,425	11,414,070	9,082,221	2,331,849	2,427,654	6,639,229	9,066,883	8,021,945	1,044,938
3,411,690	3,699,610	7,111,300	5,699,337	1,411,963	2,049,012	4,158,946	6,207,958	5,570,012	637,946
0	8,188	8,188	6,849	1,339	0	4,773	4,773	4,482	291
20.3	13.6	16.7	16.7	16.6	18.7	11.8	13.9	14.2	12.2
8.5	19.1	14.2	13.7	16.4	4.7	16.7	12.9	12.1	19.5
12.0	13.6	12.9	13.0	12.4	13.4	12.9	13.1	13.2	11.6
56.3	51.3	53.6	53.8	52.5	59.5	56.2	57.2	57.6	54.5
2.9	2.5	2.7	2.8	2.1	3.7	2.5	2.9	3.0	2.2
8.9	8.3	8.6	8.6	8.5	7.6	7.1	7.3	7.2	7.7
12.4	11.7	12.0	12.0	12.1	9.9	9.5	9.6	9.5	10.7
15	445	460	347	113	8	482	490	380	110

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,429,952	1,730,888	3,160,840	2,814,587	346,253
Currency and coin	43,652	158,725	202,377	181,336	21,041
Reserve with Federal Reserve banks (member banks)	413,008	554,585	967,593	858,617	108,976
Demand balances with banks in U.S. (except American branches of foreign banks)	209,545	669,668	879,213	792,426	86,787
Other balances with banks in United States	105	2,202	2,307	2,232	75
Balances with banks in foreign countries	1,636	0	1,636	1,350	286
Cash items in process of collection	762,006	345,708	1,107,714	978,626	129,088
SECURITIES - TOTAL	1,072,207	3,277,022	4,349,229	3,877,400	471,829
U.S. Treasury securities	428,113	1,571,832	1,999,945	1,769,769	230,176
Securities of other U.S. Government agencies and corps.	22,840	247,704	270,544	253,313	17,231
Obligations of States and subdivisions	532,383	1,421,440	1,953,823	1,734,191	219,632
Other securities	88,871	36,046	124,917	120,127	4,790
INVESTMENT SECURITIES - TOTAL	1,023,746	3,259,237	4,282,983	3,818,077	464,906
U.S. Treasury securities	406,048	1,570,854	1,976,902	1,750,654	226,248
Securities of other U.S. Government agencies and corps.	16,514	244,867	261,381	245,360	16,021
Obligations of States and subdivisions	515,212	1,416,470	1,931,682	1,713,835	217,847
Other securities	85,972	27,046	113,018	108,228	4,790
TRADING ACCOUNT SECURITIES - TOTAL	48,461	17,785	66,246	59,323	6,923
U.S. Treasury securities	22,065	978	23,043	19,115	3,928
Securities of other U.S. Government agencies and corps.	6,326	2,837	9,163	7,953	1,210
Obligations of States and subdivisions	17,171	4,970	22,141	20,356	1,785
Other securities	2,899	9,000	11,899	11,899	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	249,516	367,713	617,229	520,779	96,450
With domestic commercial banks	249,516	364,435	613,951	517,501	96,450
With brokers and dealers in securities	0	2,452	2,452	2,452	0
With others	0	826	826	826	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,074,962	5,715,604	8,790,566	7,769,555	1,021,011
Real estate loans - total	427,957	1,054,512	1,482,469	1,319,252	163,217
Secured by farmland	9,189	168,684	177,873	147,688	30,185
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	41,634	66,797	108,431	85,296	23,135
Guaranteed by Veterans Administration	16,024	37,903	53,927	42,558	11,369
Not insured or guaranteed by FHA or VA	139,854	379,302	519,156	470,565	48,591
Secured by multifamily (5-or-more) residential properties:					
Insured by Federal Housing Administration	6,202	2,574	8,776	8,776	0
Not insured by FHA	1,098	25,554	26,652	25,412	1,240
Secured by other properties	213,956	373,698	587,654	538,957	48,697
Loans to domestic commercial and foreign banks	10,090	15,134	25,224	22,592	2,632
Loans to other financial institutions	257,616	104,807	362,423	334,549	27,874
Loans to brokers and dealers in securities	15,278	9,131	24,409	22,394	2,015
Other loans for purchasing or carrying securities	98,316	61,112	159,428	125,711	33,717
Loans to farmers (excluding loans on real estate)	161,411	1,280,378	1,441,789	1,242,745	199,044
Commercial and industrial loans (incl. open market paper)	1,229,048	1,574,235	2,803,283	2,477,576	325,707
Other loans to individuals - total	716,892	1,545,756	2,262,648	2,042,163	220,485
Passenger automobile instalment loans	168,303	696,289	864,592	778,083	86,509
Credit cards and related plans:					
Retail (charge account) credit card plans	102,253	35,586	137,839	113,972	23,867
Check credit and revolving credit plans	19,064	9,253	28,317	25,646	2,671
Other retail consumer instalment loans	68,635	211,214	279,849	232,778	47,071
Residential repair and modernization instalment loans	31,365	67,028	98,393	85,464	12,929
Other instalment loans for personal expenditures	81,487	188,964	270,451	249,883	20,568
Single-payment loans for personal expenditures	245,785	337,422	583,207	556,337	26,870
All other loans (including overdrafts)	158,354	70,539	228,893	182,573	46,320
TOTAL LOANS AND SECURITIES	4,396,685	9,360,339	13,757,024	12,167,734	1,589,290
Bank premises, furniture and fixtures, and other assets representing bank premises	124,037	189,187	313,224	295,911	17,313
Real estate owned other than bank premises	4,267	12,916	17,183	16,086	1,097
Investments in subsidiaries not consolidated	2,695	573	3,268	3,253	15
Customers' liability on acceptances outstanding	15,829	815	16,644	16,553	91
Other assets	78,360	89,950	168,310	151,249	17,061
TOTAL ASSETS	6,051,825	11,384,668	17,436,493	15,465,373	1,971,120

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,101,831	2,077,676	4,179,507	3,888,051	291,456	8,377,293	1,339,896	9,717,189	8,486,670	1,230,519
56,180	198,927	255,107	227,925	27,182	509,469	184,391	693,860	595,059	98,801
620,677	573,160	1,193,837	1,115,041	78,796	3,411,232	471,164	3,882,396	3,532,061	350,335
388,660	952,446	1,341,106	1,227,130	113,976	428,527	268,940	697,467	581,166	116,301
0	25,384	25,384	24,908	476	15,209	2,217	17,426	16,987	439
7,511	2,108	9,619	9,079	540	89,033	4,487	93,520	88,853	4,667
1,028,803	325,651	1,354,454	1,283,968	70,486	3,923,823	408,697	4,332,520	3,672,544	659,976
2,107,505	3,245,517	5,353,022	4,895,914	457,108	10,793,847	2,342,631	13,136,478	11,652,928	1,483,550
654,794	1,295,194	1,949,988	1,755,241	194,747	3,799,065	962,462	4,761,527	4,125,774	635,753
48,759	358,737	407,496	370,508	36,988	637,823	224,050	861,873	752,555	109,318
1,365,274	1,550,165	2,915,439	2,694,739	220,700	6,145,319	1,132,861	7,278,180	6,557,019	721,161
38,678	41,421	80,099	75,426	4,673	211,640	23,258	234,898	217,580	17,318
1,965,983	3,243,148	5,209,131	4,762,268	446,863	10,255,538	2,331,795	12,587,333	11,185,691	1,401,642
588,801	1,294,083	1,882,884	1,689,420	193,464	3,641,953	958,163	4,600,116	4,004,728	595,388
37,178	358,507	395,685	358,881	36,804	571,777	222,828	794,605	718,686	75,919
1,302,382	1,549,146	2,851,528	2,639,606	211,922	5,838,444	1,127,546	6,965,990	6,252,973	713,017
37,622	41,412	79,034	74,361	4,673	203,364	23,258	226,622	209,304	17,318
141,522	2,369	143,891	133,646	10,245	538,309	10,836	549,145	467,237	81,908
65,993	1,111	67,104	65,821	1,283	157,112	4,299	161,411	121,046	40,365
11,581	230	11,811	11,627	184	66,046	1,222	67,268	33,869	33,399
62,892	1,019	63,911	55,133	8,778	306,875	5,315	312,190	304,046	8,144
1,056	9	1,065	1,065	0	8,276	0	8,276	8,276	0
285,935	272,871	558,806	532,196	26,610	1,135,271	190,105	1,325,376	1,177,346	148,030
285,935	266,481	552,416	525,806	26,610	1,014,893	169,805	1,184,698	1,036,668	148,030
0	4,475	4,475	4,475	0	116,778	20,000	136,778	136,778	0
0	1,915	1,915	1,915	0	3,600	300	3,900	3,900	0
5,250,130	6,039,447	11,289,577	10,269,711	1,019,866	31,585,137	6,183,832	37,768,969	33,025,931	4,743,038
482,332	884,175	1,366,507	1,223,089	143,418	9,277,496	1,902,449	11,179,945	9,881,647	1,298,298
16,634	134,170	150,804	135,822	14,982	169,347	87,388	256,735	233,903	22,832
24,947	40,953	65,900	52,013	13,887	2,372,090	446,424	2,818,514	2,757,816	60,698
20,814	18,982	39,796	36,314	3,482	516,244	140,361	656,605	603,717	52,888
82,909	287,629	370,538	342,202	28,336	3,607,494	542,809	4,150,303	3,785,560	364,743
5,450	5,636	11,086	11,086	0	23,027	8,865	31,892	13,938	17,954
45,903	23,726	69,629	64,294	5,335	458,121	82,123	540,244	388,065	152,179
285,675	373,079	658,754	581,358	77,396	2,131,173	594,479	2,725,652	2,098,648	627,004
14,135	13,954	28,089	26,246	1,843	232,901	21,028	253,929	226,745	27,184
523,960	135,983	659,943	631,672	28,271	1,644,208	141,794	1,786,002	1,449,940	336,062
31,746	12,054	43,800	40,601	3,199	199,081	27,668	226,749	201,395	25,354
369,552	191,198	560,750	526,537	34,213	192,749	53,939	246,688	217,276	29,412
49,557	612,841	662,398	587,777	74,621	1,126,846	501,298	1,628,144	1,495,183	132,961
2,538,479	2,266,702	4,805,181	4,405,511	399,670	12,560,918	1,769,337	14,330,255	12,395,840	1,934,415
916,942	1,817,159	2,734,101	2,428,488	305,613	5,695,723	1,696,638	7,392,361	6,531,649	860,712
270,564	875,825	1,146,389	1,023,892	122,497	2,089,656	707,074	2,796,730	2,536,384	260,346
57,461	27,727	85,188	63,601	21,587	554,099	110,525	664,624	602,506	62,118
3,607	4,223	7,830	7,814	16	184,706	31,418	216,124	175,465	40,659
106,274	233,150	339,424	287,440	51,984	506,892	258,729	765,621	691,357	74,264
41,805	67,490	109,295	99,599	9,696	428,940	105,950	534,890	411,409	123,481
103,065	274,003	377,068	340,286	36,782	531,689	281,760	813,449	742,287	71,162
334,166	334,741	668,907	605,856	63,051	1,399,741	201,182	1,600,923	1,372,241	228,682
323,427	105,381	428,808	399,790	29,018	655,215	69,681	724,896	626,256	98,640
7,643,570	9,557,835	17,201,405	15,697,821	1,503,584	43,514,255	8,716,568	52,230,823	45,856,205	6,374,618
255,325	240,005	495,330	459,105	36,225	1,125,072	238,510	1,363,582	1,211,669	151,913
17,619	20,003	37,622	35,536	2,086	47,533	9,222	56,755	46,394	10,361
8,690	311	9,001	9,001	0	144,301	1,559	145,860	127,960	17,900
64,300	1,464	65,764	65,359	405	614,478	39,390	653,868	555,433	98,435
133,814	117,577	251,391	229,729	21,662	958,414	162,897	1,121,311	986,757	134,554
10,225,149	12,014,871	22,240,020	20,384,602	1,855,418	54,781,346	10,508,042	65,289,388	57,271,088	8,018,300

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,575,124	8,136,712	11,711,836	10,394,631	1,317,205
Individuals, partnerships, and corporations - demand	2,135,709	3,867,094	6,002,803	5,327,512	675,291
Individuals, partnerships, and corporations - time	1,395,643	4,170,110	5,565,753	4,936,683	629,070
Savings deposits	613,486	1,675,936	2,289,422	2,046,946	242,476
Deposits accumulated for payment of personal loans	1,529	11,544	13,073	13,073	0
Other deposits of individuals, partnerships, and corps.	780,628	2,482,630	3,263,258	2,876,664	386,594
Certified and officers' checks, letters of credit, travelers' checks, etc.	43,772	99,508	143,280	130,436	12,844
GOVERNMENT DEPOSITS - TOTAL	491,094	1,394,530	1,885,624	1,698,569	187,055
United States Government - demand	181,827	183,498	365,325	317,570	47,755
United States Government - time	4,895	13,065	17,960	16,619	1,341
States and subdivisions - demand	151,134	639,206	800,340	721,912	78,428
States and subdivisions - time	143,238	558,761	701,999	642,468	59,531
DOMESTIC INTERBANK DEPOSITS - TOTAL	792,473	395,075	1,187,548	1,025,617	161,931
Commercial banks in the United States - demand	790,681	393,928	1,184,609	1,022,973	161,636
Commercial banks in the United States - time	1,792	1,147	2,939	2,644	295
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	3,439	46	3,485	2,564	921
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	3,439	0	3,439	2,518	921
Banks in foreign countries - time	0	46	46	46	0
TOTAL DEPOSITS	4,862,130	9,926,363	14,788,493	13,121,381	1,667,112
Demand	3,316,562	5,183,234	8,499,796	7,522,921	976,875
Time	1,545,568	4,743,129	6,288,697	5,598,460	690,237
MISCELLANEOUS LIABILITIES - TOTAL	570,763	379,249	950,012	841,433	108,579
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	415,474	109,801	525,275	469,400	55,875
Other liabilities for borrowed money	27,560	45,773	73,333	58,253	15,080
Mortgage indebtedness	23,011	6,897	29,908	27,253	2,655
Acceptances outstanding	15,829	820	16,649	16,558	91
Other liabilities	88,889	215,958	304,847	269,969	34,878
TOTAL LIABILITIES	5,432,893	10,305,612	15,738,505	13,962,814	1,775,691
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	130	130	130	0
RESERVES ON LOANS AND SECURITIES - TOTAL	64,289	102,552	166,841	148,624	18,217
Reserve for bad debt losses on loans	63,968	97,270	161,238	143,505	17,733
Other reserves on loans	150	2,330	2,480	2,111	369
Reserves on securities	171	2,952	3,123	3,008	115
CAPITAL ACCOUNTS - TOTAL	554,643	976,374	1,531,017	1,353,805	177,212
Capital notes and debentures	31,300	14,084	45,384	38,304	7,080
Equity capital - total	523,343	962,290	1,485,633	1,315,501	170,132
Preferred stock	0	4,358	4,358	4,358	0
Common stock	156,037	253,306	409,343	362,297	47,046
Surplus	199,887	365,381	565,268	494,989	70,279
Undivided profits	162,926	319,369	482,295	431,530	50,765
Reserve for contingencies and other capital reserves	4,493	19,876	24,369	22,327	2,042
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,051,825	11,384,668	17,436,493	15,465,373	1,971,120
MEMORANDA					
Demand deposits adjusted[6]	1,582,048	4,260,100	5,842,148	5,203,752	638,396
Average of total deposits for the 15 calendar days ending with call date	4,640,929	9,675,954	14,316,883	12,698,782	1,618,101
Average of total loans for the 15 calendar days ending with call date	3,064,112	6,108,426	9,172,538	8,125,081	1,047,457
Unearned discount on instalment loans included in total capital accounts	0	12,422	12,422	11,185	1,237
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	23.6	15.2	18.1	18.2	17.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	7.0	15.9	12.8	12.9	12.3
Other securities	10.7	12.8	12.1	12.2	11.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.9	53.4	54.0	53.6	56.7
Other assets	3.7	2.6	3.0	3.1	1.8
Total capital accounts	9.2	8.6	8.8	8.8	9.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	13.2	12.1	12.4	12.4	12.7
NUMBER OF BANKS	18	798	816	705	111

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
5,562,388	8,735,654	14,298,042	13,016,203	1,281,839	37,582,957	7,962,162	45,545,119	40,188,079	5,357,040
3,338,657	4,529,894	7,868,551	7,216,887	651,664	15,836,026	3,427,842	19,263,868	16,545,465	2,718,403
2,150,156	4,083,773	6,233,929	5,621,862	612,067	20,880,231	4,404,197	25,284,428	22,753,850	2,530,578
696,751	1,505,639	2,202,390	1,980,649	221,741	12,631,731	2,453,173	15,084,904	13,676,349	1,408,555
83,289	78,068	161,357	133,074	28,283	133	19	152	152	0
1,370,116	2,500,066	3,870,182	3,508,139	362,043	8,248,367	1,951,005	10,199,372	9,077,349	1,122,023
73,575	121,987	195,562	177,454	18,108	866,700	130,123	996,823	888,764	108,059
1,080,481	1,301,430	2,381,911	2,170,405	211,506	4,446,277	1,095,955	5,542,232	4,920,540	621,692
215,322	114,496	329,818	314,237	15,581	1,048,798	143,686	1,192,484	1,024,262	168,222
15,217	4,612	19,829	19,652	177	23,059	15,628	38,687	32,134	6,553
274,064	461,812	735,876	672,065	63,811	758,177	332,492	1,090,669	1,010,962	79,707
575,878	720,510	1,296,388	1,164,451	131,937	2,616,243	604,149	3,220,392	2,853,182	367,210
1,176,683	495,155	1,671,838	1,563,402	108,436	1,067,101	47,309	1,114,410	726,559	387,851
1,164,597	474,426	1,639,023	1,534,078	104,945	1,028,845	42,465	1,071,310	687,611	383,699
12,086	17,904	29,990	26,499	3,491	23,420	2,548	25,968	22,743	3,225
0	1,268	1,268	1,268	0	14,121	2,296	16,417	15,490	927
0	1,557	1,557	1,557	0	715	0	715	715	0
88,693	5,713	94,406	92,988	1,418	1,584,339	11,648	1,595,987	1,459,164	136,823
4,033	306	4,339	4,339	0	49,444	1,167	50,611	49,989	622
14,000	0	14,000	14,000	0	1,292,958	1,000	1,293,958	1,202,458	91,500
25,560	5,407	30,967	29,549	1,418	228,444	8,931	237,375	198,337	39,038
45,100	0	45,100	45,100	0	13,493	550	14,043	8,380	5,663
7,908,245	10,537,952	18,446,197	16,842,998	1,603,199	44,680,674	9,117,074	53,797,748	47,294,342	6,503,406
5,095,808	5,709,596	10,805,404	9,949,877	855,527	19,830,555	4,089,002	23,919,557	20,420,880	3,498,677
2,812,437	4,828,356	7,640,793	6,893,121	747,672	24,850,119	5,028,072	29,878,191	26,873,462	3,004,729
1,356,122	376,571	1,732,693	1,646,542	86,151	5,898,006	532,378	6,430,384	5,618,088	812,296
857,430	114,931	972,361	925,686	46,675	2,473,742	138,540	2,612,282	2,280,927	331,355
100,601	19,331	119,932	116,946	2,986	229,593	43,022	272,615	260,142	12,473
62,188	8,138	70,326	66,433	3,893	100,096	9,322	109,418	96,111	13,307
65,279	1,464	66,743	66,338	405	621,991	40,848	662,839	561,372	101,467
270,624	232,707	503,331	471,139	32,192	2,472,584	300,646	2,773,230	2,419,536	353,694
9,264,367	10,914,523	20,178,890	18,489,540	1,689,350	50,578,680	9,649,452	60,228,132	52,912,430	7,315,702
0	0	0	0	0	0	127	127	127	0
120,481	130,662	251,143	234,310	16,833	672,157	114,659	786,816	672,992	113,824
107,294	111,234	218,528	202,476	16,052	671,536	102,153	773,689	670,872	102,817
119	8,199	8,318	8,312	6	0	8,290	8,290	562	7,728
13,068	11,229	24,297	23,522	775	621	4,216	4,837	1,558	3,279
840,301	969,686	1,809,987	1,660,752	149,235	3,530,509	743,804	4,274,313	3,685,539	588,774
36,000	17,891	53,891	41,991	11,900	266,089	62,873	328,962	219,804	109,158
804,301	951,795	1,756,096	1,618,761	137,335	3,264,420	680,931	3,945,351	3,465,735	479,616
413	250	663	663	0	0	400	400	0	400
294,027	278,492	572,519	529,130	43,389	955,868	214,988	1,170,856	1,003,945	166,911
364,671	353,960	718,631	659,919	58,712	1,491,876	273,762	1,765,638	1,557,546	208,092
143,906	264,525	408,431	379,331	29,100	763,067	188,164	951,231	849,712	101,519
1,284	54,568	55,852	49,718	6,134	53,609	3,617	57,226	54,532	2,694
10,225,149	12,014,871	22,240,020	20,384,602	1,855,418	54,781,346	10,508,042	65,289,388	57,271,088	8,018,300
2,687,086	4,795,023	7,482,109	6,817,594	664,515	13,829,089	3,494,154	17,323,243	15,036,463	2,286,780
7,670,096	10,196,264	17,866,360	16,287,244	1,579,116	42,357,470	8,945,535	51,303,005	44,983,076	6,319,929
5,200,018	5,911,538	11,111,556	10,080,029	1,031,527	30,624,687	6,192,623	36,817,310	32,003,666	4,813,644
0	23,424	23,424	22,006	1,418	0	1,126	1,126	1,126	0
20.6	17.3	18.8	19.1	15.7	15.3	12.8	14.9	14.8	15.3
6.1	13.8	10.2	10.0	12.4	7.7	11.2	8.3	8.2	8.4
14.5	13.3	13.8	14.0	12.2	12.0	11.1	11.9	12.1	10.1
54.1	52.5	53.3	53.0	56.4	59.7	60.7	59.9	59.7	61.0
4.7	3.2	3.9	3.9	3.3	5.3	4.3	5.1	5.1	5.2
8.2	8.1	8.1	8.1	8.0	6.4	7.1	6.5	6.4	7.3
11.2	11.2	11.2	11.2	10.9	8.3	9.1	8.4	8.2	9.5
17	617	634	570	64	19	145	164	133	31

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	519,113	36,946	144,383	700,442
Currency and coin	61,484	5,656	26,406	93,546
Reserve with Federal Reserve banks (member banks)	155,826	10,852	0	166,678
Demand balances with banks in U.S. (except American branches of foreign banks)	145,748	15,522	109,713	270,983
Other balances with banks in United States	1,255	0	1,160	2,415
Balances with banks in foreign countries	96	0	0	96
Cash items in process of collection	154,704	4,916	7,104	166,724
INVESTMENT SECURITIES - TOTAL	859,997	102,339	514,906	1,477,242
U.S. Treasury securities	360,716	47,055	207,077	614,848
Securities of other U.S. Government agencies and corps	48,884	12,644	78,957	140,485
Obligations of States and subdivisions	442,575	41,899	227,495	711,969
Other securities	7,822	741	1,377	9,940
TRADING ACCOUNT SECURITIES	17,506	0	11,636	29,142
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	95,165	7,880	51,865	154,910
OTHER LOANS AND DISCOUNTS - TOTAL	1,752,810	162,702	672,076	2,587,588
Real estate loans - total	298,341	51,199	217,293	566,833
Secured by farmland	25,349	6,450	53,838	85,637
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	10,488	1,198	3,271	14,957
Guaranteed by Veterans Administration	1,199	139	342	1,680
Not insured or guaranteed by FHA or VA	125,719	22,940	107,487	256,146
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	14,116	0	45	14,161
Not insured by FHA	2,912	65	3,278	6,255
Secured by other properties	118,558	20,407	49,032	187,997
Loans to domestic commercial and foreign banks	3,024	200	2,003	5,227
Loans to other financial institutions	77,049	835	10,588	88,472
Loans to brokers and dealers in securities	6,905	350	23	7,278
Other loans for purchasing or carrying securities	8,872	847	20,657	30,376
Loans to farmers (excluding loans on real estate)	40,339	7,049	46,575	93,963
Commercial and industrial loans (incl. open market paper)	612,158	40,366	143,160	795,684
Other loans to individuals - total	635,904	60,571	220,555	917,030
Passenger automobile instalment loans	211,715	25,651	87,814	325,180
Credit cards and related plans:				
Retail (charge account) credit card plans	40,807	158	907	41,872
Check credit and revolving credit plans	2,520	72	1,233	3,825
Other retail consumer instalment loans	81,272	6,607	28,682	116,561
Residential repair and modernization instalment loans	27,896	3,037	8,242	39,175
Other instalment loans for personal expenditures	97,837	7,433	33,400	138,670
Single-payment loans for personal expenditures	173,857	17,613	60,277	251,747
All other loans (including overdrafts)	70,218	1,285	11,222	82,725
TOTAL LOANS AND SECURITIES	2,725,478	272,921	1,250,483	4,248,882
Bank premises, furniture and fixtures, and other assets representing bank premises	74,986	9,277	26,364	110,627
Real estate owned other than bank premises	3,842	146	1,447	5,435
Investments in subsidiaries not consolidated	0	0	55	55
Customers' liabilities on acceptances outstanding	3,633	0	607	4,240
Other assets	23,519	2,189	6,450	32,158
TOTAL ASSETS	3,350,571	321,479	1,429,789	5,101,839

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[14]	INSURED COMMERCIAL BANKS			
					STATE BANKS		
NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	TOTAL
67,082	10,459	77,541	573	339,825	98,665		438,490
12,801	1,792	14,593	135	38,554	13,004		51,558
16,360	0	16,360	0	126,988	11,140		138,128
16,794	6,003	22,797	438	23,492	40,672		64,164
353	0	353	0	146	0		146
267	5	262	0	2,741	774		3,515
20,507	2,669	23,176	0	147,904	33,075		180,979
148,433	38,747	187,180	1,068	418,378	210,233		628,611
41,175	12,327	53,502	931	129,364	59,039		188,403
31,410	14,415	45,825	0	24,364	34,688		59,052
74,699	11,740	86,439	137	260,004	115,159		375,163
1,149	265	1,414	0	4,646	1,347		5,993
0	0	0	0	5,914	11,970		17,884
6,965	3,100	10,065	500	32,000	0		32,000
208,289	66,530	274,819	4,041	1,735,791	623,241		2,359,032
82,586	18,648	101,234		501,151	151,959		653,110
1	813	814		6,500	2,917		9,417
12,868	3,923	16,791		265,053	53,794		318,847
17,198	545	17,743		74,080	14,664		88,744
31,163	8,368	39,531		60,501	32,330		92,831
207	0	207		1,081	0		1,081
11,317	955	12,272		1,631	564		2,195
9,832	4,044	13,876		92,305	47,690		139,995
0	0	0		11,026	2,508		13,534
5	0	5		82,102	32,196		114,298
9	0	9		2,058	3,042		5,100
167	146	313		14,928	1,264		16,192
31,554	1,193	32,747		202,110	27,151		229,261
47,412	32,156	79,568		459,091	175,890		634,981
45,694	14,042	59,736		447,563	219,347		666,910
13,451	4,958	18,409		160,695	59,288		219,983
0	0	0		51,458	13,074		64,532
0	0	0		14,749	3,368		18,117
20,779	3,561	24,340		55,263	41,667		96,930
2,422	641	3,063		29,750	16,606		46,356
5,314	4,428	9,742		100,303	38,594		138,897
3,728	454	4,182		35,345	46,750		82,095
862	345	1,207		15,762	9,884		25,646
363,687	108,377	472,064	5,609	2,192,083	845,444		3,037,527
12,457	2,176	14,633	50	57,900	26,000		83,900
936	450	1,386	18	1,058	1,692		2,750
0	0	0	0	520	357		877
473	0	473	0	1,107	1,716		2,823
4,683	2,919	7,602	26	38,353	13,882		52,235
449,318	124,381	573,699	6,276	2,630,846	987,756		3,618,602

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,449,727	230,128	1,030,437	3,710,292
Individuals, partnerships, and corporations - demand	1,197,285	96,595	451,396	1,745,276
Individuals, partnerships, and corporations - time	1,237,175	132,770	573,331	1,943,276
Savings deposits	665,076	61,647	240,337	967,060
Deposits accumulated for payment of personal loans	4,984	549	719	6,252
Other deposits of individuals, partnerships, and corps.	567,115	70,574	332,275	969,964
Certified and officers' checks, letters of credit, travelers' checks, etc.	15,267	763	5,710	21,740
GOVERNMENT DEPOSITS - TOTAL	322,431	44,176	200,455	567,062
United States Government - demand	40,538	3,517	20,448	64,503
United States Government - time	1,925	28	388	2,341
States and subdivisions - demand	190,468	28,251	119,866	338,585
States and subdivisions - time	89,500	12,380	59,753	161,633
DOMESTIC INTERBANK DEPOSITS - TOTAL	126,674	1,988	31,760	160,422
Commercial banks in the United States - demand	123,834	1,588	30,646	156,068
Commercial banks in the United States - time	2,794	400	1,114	4,308
Mutual savings banks in the United States - demand	46	0	0	46
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	982	0	0	982
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	982	0	0	982
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	2,899,814	276,292	1,262,652	4,438,758
Demand	1,568,420	130,714	628,066	2,327,200
Time	1,331,394	145,578	634,586	2,111,558
MISCELLANEOUS LIABILITIES - TOTAL	123,651	13,285	24,563	161,499
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	25,310	2,500	286	28,096
Other liabilities for borrowed money	5,403	103	923	6,429
Mortgage indebtedness	2,825	3,951	4,912	11,688
Acceptances outstanding	3,633	0	607	4,240
Other liabilities	86,480	6,731	17,835	111,046
TOTAL LIABILITIES	3,023,465	289,577	1,287,215	4,600,257
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	24	0	0	24
RESERVES ON LOANS AND SECURITIES - TOTAL	38,887	4,297	12,645	55,829
Reserve for bad debt losses on loans	37,951	3,329	12,027	53,307
Other reserves on loans	508	23	194	725
Reserves on securities	428	945	424	1,797
CAPITAL ACCOUNTS - TOTAL	288,195	27,605	129,929	445,729
Capital notes and debentures	468	575	1,510	2,553
Equity capital - total	287,727	27,030	128,419	443,176
Preferred stock	0	0	0	0
Common stock	84,440	5,566	33,336	123,342
Surplus	120,487	12,316	39,306	172,109
Undivided profits	71,641	8,910	54,177	134,728
Reserve for contingencies and other capital reserves	11,159	238	1,600	12,997
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,350,571	321,479	1,429,789	5,101,839
MEMORANDA				
Demand deposits adjusted[6]	1,249,344	120,693	569,868	1,939,905
Average of total deposits for the 15 calendar days ending with call date	2,875,982	275,939	1,240,999	4,392,920
Average of total loans for the 15 calendar days ending with call date	1,755,608	166,932	673,265	2,595,805
Unearned discount on instalment loans included in total capital accounts	4,641	560	4,176	9,377
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	15.5	11.5	10.1	13.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.2	18.6	20.0	14.8
Other securities	14.0	13.3	16.8	14.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.2	53.1	50.6	53.8
Other assets	3.2	3.6	2.4	3.0
Total capital accounts	8.6	8.6	9.1	8.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	11.7	11.6	12.0	11.8
NUMBER OF BANKS	89	20	160	269

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
					STATE BANKS		TOTAL
NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
274,311	71,729	346,040	4,123	2,032,585	745,958		2,778,543
160,348	43,054	203,402	2,049	815,403	330,861		1,146,264
109,369	27,178	136,547	2,064	1,184,532	402,088		1,586,620
76,214	18,678	94,892	1,612	567,487	179,124		746,611
0	0	0	25	0	0		0
33,155	8,500	41,655	427	617,045	222,964		840,009
4,594	1,497	6,091	10	32,650	13,009		45,659
132,211	39,438	171,649	1,643	265,672	96,045		361,717
7,193	846	8,039	14	40,780	13,252		54,032
2,431	47	2,478	0	3,382	6,680		10,062
27,750	6,153	33,903	449	108,722	24,896		133,618
94,837	32,392	127,229	1,180	112,788	51,217		164,005
1,235	913	2,148	0	20,253	4,407		24,660
725	273	998	0	20,253	4,282		24,535
75	100	175	0	0	125		125
435	290	725	0	0	0		0
0	250	250	0	0	0		0
47	0	47	0	7,892	1,355		9,247
0	0	0	0	1,167	0		1,167
0	0	0	0	1,000	0		1,000
47	0	47	0	5,725	1,255		6,980
0	0	0	0	0	100		100
407,804	112,080	519,884	5,766	2,326,402	847,765		3,174,167
201,092	52,113	253,205	2,522	1,024,700	387,555		1,412,255
206,712	59,967	266,679	3,244	1,301,702	460,210		1,761,912
8,482	2,775	11,257	49	101,471	62,398		163,869
0	0	0	0	24,856	20,664		45,520
126	0	126	0	0	1,220		1,220
112	214	326	0	1,313	4,503		5,816
473	0	473	0	1,107	1,747		2,854
7,771	2,561	10,332	49	74,195	34,264		108,459
416,286	114,855	531,141	5,815	2,427,873	910,163		3,338,036
0	0	0	0	0	0		0
5,814	818	6,632	45	25,780	9,032		34,812
5,691	818	6,509	45	25,780	9,032		34,812
0	0	0	0	0	0		0
123	0	123	0	0	0		0
27,218	8,708	35,926	416	177,193	68,561		245,754
160	444	604	0	25,564	10,815		36,379
27,058	8,264	35,322	416	151,629	57,746		209,375
0	0	0	0	0	0		0
8,850	2,784	11,634	100	36,756	17,254		54,010
10,200	2,916	13,116	100	71,869	25,717		97,586
7,508	2,064	9,572	181	43,004	14,700		57,704
500	500	1,000	35	0	75		75
449,318	124,381	573,699	6,276	2,630,846	987,756		3,618,602
172,667	48,325	220,992	2,508	815,763	336,946		1,152,709
399,268	112,453	511,721	5,653	2,267,094	837,130		3,104,224
213,755	68,642	282,397	4,017	1,705,945	600,380		2,306,325
0	0	0	0	152	0		152
14.9	8.4	13.5	9.1	12.9	10.0		12.1
16.2	21.5	17.3	14.8	5.8	9.5		6.8
16.9	9.7	15.3	2.2	10.3	13.0		11.0
47.9	56.0	49.7	72.4	67.2	63.1		66.1
4.1	4.5	4.2	1.5	3.8	4.4		3.9
6.1	7.0	6.3	6.6	6.7	6.9		6.8
8.0	8.6	8.1	8.7	8.2	8.3		8.2
5	4	9	1	4	8 [15]		12

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	265,352	74,585	141,028	480,965	210
Currency and coin	27,849	6,041	21,655	55,545	14
Reserve with Federal Reserve banks (member banks)	66,878	19,201	0	86,079	0
Demand balances with banks in U.S. (except American branches of foreign banks)	94,227	29,985	113,403	237,615	196
Other balances with banks in United States	720	20	256	996	0
Balances with banks in foreign countries	0	0	0	0	0
Cash items in process of collection	75,678	19,338	5,714	100,730	0
INVESTMENT SECURITIES - TOTAL	417,487	100,558	374,859	892,904	314
U.S. Treasury securities	164,417	36,849	157,719	358,985	310
Securities of other U.S. Government agencies and corps.	32,609	16,284	43,916	92,809	0
Obligations of States and subdivisions	215,535	46,697	170,580	432,812	0
Other securities	4,926	728	2,644	8,298	4
TRADING ACCOUNT SECURITIES	1,710	0	0	1,710	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	40,751	11,923	24,755	77,429	0
OTHER LOANS AND DISCOUNTS - TOTAL	791,924	215,368	550,286	1,557,578	114
Real estate loans - total	200,678	66,084	182,572	449,334	
Secured by farmland	45,731	9,022	73,645	128,398	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	5,907	2,193	3,824	11,924	
Guaranteed by Veterans Administration	1,431	447	108	1,986	
Not insured or guaranteed by FHA or VA	56,489	22,187	65,172	143,848	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	193	0	194	387	
Not insured by FHA	2,314	3,640	2,704	8,658	
Secured by other properties	88,613	28,595	36,925	154,133	
Loans to domestic commercial and foreign banks	161	473	715	1,349	
Loans to other financial institutions	16,237	5,991	6,364	28,592	
Loans to brokers and dealers in securities	7,958	3,644	275	11,877	
Other loans for purchasing or carrying securities	5,367	2,365	3,315	11,047	
Loans to farmers (excluding loans on real estate)	68,764	5,126	96,592	170,482	
Commercial and industrial loans (incl. open market paper)	232,161	56,841	124,284	413,286	
Other loans to individuals - total	250,639	73,956	129,775	454,370	
Passenger automobile instalment loans	99,995	31,345	62,807	194,147	
Credit cards and related plans:					
Retail (charge account) credit card plans	6,020	5,816	102	11,938	
Check credit and revolving credit plans	3,083	262	7	3,352	
Other retail consumer instalment loans	27,735	11,985	16,361	56,081	
Residential repair and modernization instalment loans	10,196	4,043	5,110	19,349	
Other instalment loans for personal expenditures	37,804	4,353	17,447	59,604	
Single-payment loans for personal expenditures	65,806	16,152	27,941	109,899	
All other loans (including overdrafts)	9,959	888	6,394	17,241	
TOTAL LOANS AND SECURITIES	1,251,872	327,849	949,900	2,529,621	428
Bank premises, furniture and fixtures, and other assets representing bank premises	40,112	12,164	15,225	67,501	2
Real estate owned other than bank premises	4,351	179	959	5,489	0
Investments in subsidiaries not consolidated	0	0	0	0	0
Customers' liabilities on acceptances outstanding	195	0	278	473	0
Other assets	11,933	3,290	3,201	18,424	6
TOTAL ASSETS	1,573,815	418,067	1,110,591	3,102,473	646

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
6,386,720	1,045,304	414,156	7,846,180	1,682	597,395	81,406	79,205	758,006	3,261
389,485	70,807	44,750	505,042	0	37,975	5,302	11,648	54,925	33
2,743,823	299,221	0	3,043,044	0	170,701	29,608	0	200,309	0
402,620	90,070	280,547	773,237	1,682	133,092	28,001	56,483	217,576	3,228
15,346	420	13,518	29,284	0	1,475	0	251	1,726	0
78,910	4,622	10,298	93,830	0	307	28	0	335	0
2,756,536	580,164	65,043	3,401,743	0	253,845	18,467	10,823	283,135	0
8,269,721	1,127,650	1,044,900	10,442,271	7,383	645,551	77,914	227,371	950,836	6,330
2,888,981	438,079	394,368	3,721,428	3,041	284,853	38,844	118,297	441,994	2,334
608,690	67,096	166,537	842,323	324	35,477	1,219	9,766	46,462	128
4,594,705	607,326	453,792	5,655,823	4,018	316,382	36,927	97,321	450,630	0
177,345	15,149	30,203	222,697	0	8,839	924	1,987	11,750	3,868
402,715	77,580	4,704	484,999	0	6,388	0	0	6,388	200
835,928	124,650	124,351	1,084,929	0	61,670	5,850	16,150	83,670	0
24,472,568	4,036,450	2,532,591	31,041,609	2,725	1,830,450	273,566	444,949	2,548,965	69,994
7,504,273	1,134,548	937,167	9,575,988	0	355,155	32,571	86,587	474,313	1,745
183,229	16,623	37,478	237,330	0	13,491	2,833	5,574	21,898	0
2,055,564	37,965	61,566	2,155,095	0	23,446	2,763	1,575	27,784	0
443,325	48,571	24,288	516,184	0	22,226	3,341	2,322	27,889	0
3,055,553	317,299	367,560	3,740,412	0	134,254	10,976	36,567	181,797	1,745
5,654	17,954	686	24,294	0	6,202	0	2	6,204	0
331,501	148,984	72,092	552,577	0	8,038	112	824	8,974	0
1,429,447	547,152	373,497	2,350,096	0	147,498	12,546	39,723	199,767	0
198,579	27,184	38,037	263,800	0	2,423	997	800	4,220	0
1,107,597	320,106	60,027	1,487,730	0	117,199	1,912	7,194	126,305	0
183,949	25,031	3,608	212,588	0	4,914	141	248	5,303	0
151,174	25,137	31,964	208,275	0	14,861	19,826	3,441	38,128	25
814,820	77,937	49,648	942,405	0	226,862	49,547	48,270	324,679	0
9,425,828	1,656,754	686,007	11,768,589	9	546,442	74,064	139,192	759,698	294
4,569,137	681,665	704,565	5,955,367	0	512,131	83,315	156,689	752,135	67,930
1,788,377	194,435	346,162	2,328,974	0	199,709	26,079	75,431	301,219	23,322
411,454	50,925	15,553	477,932	0	34,341	6,942	2,896	44,179	0
142,664	31,313	15,989	189,966	0	16,057	1,187	2,049	19,293	0
424,128	45,282	68,606	538,016	0	58,382	30,351	20,601	109,334	7,464
280,332	110,127	46,383	436,842	0	18,498	7,883	7,267	33,648	2,585
443,230	50,283	85,907	579,420	0	47,168	6,073	17,055	70,296	28,174
1,078,952	199,300	125,965	1,404,217	0	137,976	4,800	31,390	174,166	6,385
517,211	88,088	21,568	626,867	2,716	50,463	11,193	2,528	64,184	0
33,980,932	5,366,330	3,706,546	43,053,808	10,108	2,544,059	357,330	688,470	3,589,859	76,524
857,006	125,739	91,736	1,074,481	170	90,352	6,543	12,004	108,899	859
20,473	8,987	8,153	37,613	5	4,334	193	1,621	6,148	1,125
118,072	17,900	397	136,369	0	165	0	50	215	12
468,206	97,572	49,071	614,849	0	3,585	6	50	3,641	0
819,088	123,725	46,900	989,713	1,054	43,282	4,608	6,733	54,623	473
42,650,497	6,785,557	4,316,959	53,753,013	13,019	3,283,172	450,086	788,133	4,521,391	82,254

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,157,379	299,405	885,985	2,342,769	490
Individuals, partnerships, and corporations - demand	582,675	142,214	422,100	1,146,989	490
Individuals, partnerships, and corporations - time	564,803	154,465	458,564	1,177,832	0
Savings deposits	254,090	79,336	179,902	513,328	0
Deposits accumulated for payment of personal loans	3,655	0	39	3,694	0
Other deposits of individuals, partnerships, and corps.	307,058	75,129	278,623	660,810	0
Certified and officers' checks, letters of credit, travelers' checks, etc	9,901	2,726	5,321	17,948	0
GOVERNMENT DEPOSITS - TOTAL	133,933	35,475	96,530	265,938	5
United States Government - demand	15,332	2,294	10,344	27,970	0
United States Government - time	362	21	296	679	0
States and subdivisions - demand	77,162	25,093	50,663	152,918	5
States and subdivisions - time	41,077	8,067	35,227	84,371	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	77,443	32,556	6,198	116,197	0
Commercial banks in the United States - demand	76,708	32,436	6,122	115,266	0
Commercial banks in the United States - time	735	120	76	931	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	0	0	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,368,755	367,436	988,713	2,724,904	495
Demand	761,778	204,763	494,550	1,461,091	495
Time	606,977	162,673	494,163	1,263,813	0
MISCELLANEOUS LIABILITIES - TOTAL	53,365	15,212	10,152	78,729	10
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	27,675	8,890	1,300	37,865	0
Other liabilities for borrowed money	2,633	0	139	2,772	0
Mortgage indebtedness	43	572	0	615	0
Acceptances outstanding	195	0	278	473	0
Other liabilities	22,819	5,750	8,435	37,004	10
TOTAL LIABILITIES	1,422,120	382,648	998,865	2,803,633	505
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	14,126	4,004	8,726	26,856	1
Reserve for bad debt losses on loans	13,129	3,908	8,493	25,530	1
Other reserves on loans	519	0	40	559	0
Reserves on securities	478	96	193	767	0
CAPITAL ACCOUNTS - TOTAL	137,569	31,415	103,000	271,984	140
Capital notes and debentures	5,926	4,130	2,043	12,099	0
Equity capital - total	131,643	27,285	100,957	259,885	140
Preferred stock	0	0	700	700	0
Common stock	35,600	8,000	25,880	69,480	55
Surplus	52,307	10,425	36,413	99,145	45
Undivided profits	40,223	8,426	35,973	84,622	40
Reserve for contingencies and other capital reserves	3,513	434	1,991	5,938	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,573,815	418,067	1,110,591	3,102,473	646
MEMORANDA					
Demand deposits adjusted[6]	594,060	150,695	472,370	1,217,125	495
Average of total deposits for the 15 calendar days ending with call date	1,340,154	357,004	973,022	2,670,180	513
Average of total loans for the 15 calendar days ending with call date	787,033	213,281	554,962	1,555,276	111
Unearned discount on instalment loans included in total capital accounts	1,262	378	2,518	4,158	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.9	17.8	12.7	15.5	32.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.5	12.7	18.2	14.6	48.0
Other securities	14.1	11.3	15.6	14.3	.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.9	54.4	51.8	52.7	17.6
Other assets	3.6	3.7	1.8	3.0	1.2
Total capital accounts	8.7	7.5	9.3	8.8	21.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.0	10.2	12.7	12.0	111.1
NUMBER OF BANKS	68	12	167	247	2

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
29,360,561	4,431,002	3,135,406	36,926,969	0	2,256,019	288,022	584,114	3,128,155	33,815
11,974,928	2,300,413	1,289,857	15,565,198	0	1,155,265	131,144	289,673	1,576,082	686
16,636,518	2,039,290	1,787,035	20,462,843	0	1,071,785	153,798	285,920	1,511,503	33,120
10,142,292	1,126,456	1,065,136	12,333,884	0	600,002	72,632	172,894	845,528	15,673
0	0	173	173	0	2	0	119	121	0
6,494,226	912,834	721,726	8,128,786	0	471,781	81,166	112,907	665,854	17,447
749,115	91,299	58,514	898,928	0	28,969	3,080	8,521	40,570	9
3,493,460	503,288	355,809	4,352,557	0	357,374	36,502	102,062	495,938	105
846,623	155,517	50,591	1,052,731	0	91,436	5,551	12,930	109,917	5
9,643	3,938	550	14,131	0	6,610	102	1,179	7,891	0
461,982	41,815	26,464	530,261	0	93,780	9,018	25,857	128,655	0
2,175,212	302,018	278,204	2,755,434	0	165,548	21,831	62,096	249,475	100
556,459	361,612	58,862	976,933	0	147,397	30,405	3,810	181,612	1
534,349	358,512	45,516	938,377	0	147,297	30,405	3,795	181,497	0
20,535	3,000	13,340	36,875	0	100	0	15	115	0
1,175	100	6	1,281	0	0	0	0	0	1
400	0	0	400	0	0	0	0	0	0
1,406,972	136,798	113,504	1,657,274	0	247	0	1	248	0
47,838	622	15,223	63,683	0	0	0	1	1	0
1,182,948	91,500	27,100	1,301,548	0	0	0	0	0	0
170,621	39,013	26,658	236,292	0	247	0	0	247	0
5,565	5,663	44,523	55,751	0	0	0	0	0	0
34,817,452	5,432,700	3,663,581	43,913,733	0	2,761,037	354,929	689,987	3,805,953	33,921
14,786,631	2,987,291	1,512,829	19,286,751	0	1,516,994	179,198	340,777	2,036,969	701
20,030,821	2,445,409	2,150,752	24,626,982	0	1,244,043	175,731	349,210	1,768,984	33,220
4,640,255	757,843	252,182	5,650,280	871	237,866	51,737	25,037	314,640	29,522
1,849,596	304,350	42,389	2,196,335	0	116,717	19,700	1,675	138,092	0
185,976	11,443	42,674	240,093	0	23,014	12,680	2,097	37,791	14,722
89,687	12,572	8,344	110,603	0	22,922	2,423	2,714	28,059	354
474,124	100,604	49,179	623,907	0	3,590	6	50	3,646	0
2,040,872	328,874	109,596	2,479,342	871	71,623	16,928	18,501	107,052	14,446
39,457,707	6,190,543	3,915,763	49,564,013	871	2,998,903	406,666	715,024	4,120,593	63,443
0	0	43	43	0	0	0	97	97	0
517,843	100,127	38,375	656,345	0	33,661	5,117	7,460	46,238	44
517,028	89,169	32,282	638,479	0	33,661	5,110	7,343	46,114	44
202	7,722	2,945	10,869	0	0	0	110	110	0
613	3,236	3,148	6,997	0	0	7	7	14	0
2,674,947	494,887	362,778	3,532,612	12,148	250,608	38,303	65,552	354,463	18,767
192,580	100,238	29,307	322,125	0	5,400	6,065	1,850	13,315	0
2,482,367	394,649	333,471	3,210,487	12,148	245,208	32,238	63,702	341,148	18,767
0	0	250	250	0	200	0	0	200	0
700,804	138,497	122,667	961,968	3,499	74,042	9,060	21,774	104,876	6,487
1,163,178	172,125	144,693	1,479,996	3,391	103,237	13,752	24,313	141,302	4,228
574,633	81,472	60,041	716,146	5,058	66,703	9,366	16,640	92,709	7,942
43,752	2,555	5,820	52,127	200	1,026	60	975	2,061	110
42,650,497	6,785,557	4,316,959	53,753,013	13,019	3,283,172	450,086	788,133	4,521,391	82,254
10,649,123	1,893,098	1,351,679	13,893,900	0	1,024,416	124,775	313,229	1,462,420	696
34,075,882	5,258,265	3,633,922	42,968,069	0	2,649,942	348,824	675,732	3,674,498	33,028
24,367,401	4,082,235	2,590,211	31,039,847	2,009	1,818,451	273,501	449,205	2,541,157	67,049
291	0	0	291	0	1,178	100	705	1,983	0
15.0	15.4	9.6	14.6	12.9	18.2	18.1	10.0	16.8	4.0
8.2	7.4	13.0	8.5	25.8	9.8	8.9	16.2	10.8	3.0
12.1	10.3	11.3	11.8	30.9	10.1	8.4	12.6	10.4	4.9
59.3	61.3	61.5	59.8	20.9	57.6	62.1	58.5	58.2	85.1
5.4	5.5	4.5	5.3	9.4	4.3	2.5	2.6	3.8	3.0
6.3	7.3	8.4	6.6	93.3	7.6	8.5	8.3	7.8	22.8
8.0	9.3	10.3	8.4	146.4	10.4	11.6	11.1	10.7	24.5
64	9	73	146	8	121	18	86	225	44

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	392,227	301,557	125,965	819,749	233
Currency and coin	62,536	40,619	22,967	126,122	24
Reserve with Federal Reserve banks (member banks)	61,391	101,443	0	162,834	0
Demand balances with banks in U.S. (except American branches of foreign banks)	82,732	29,760	91,946	204,438	120
Other balances with banks in United States	572	410	445	1,427	30
Balances with banks in foreign countries	791	8,553	164	9,508	0
Cash items in process of collection	184,205	120,772	10,443	315,420	59
INVESTMENT SECURITIES - TOTAL	508,745	380,356	268,317	1,157,418	989
U.S. Treasury securities	109,301	128,894	108,061	346,256	407
Securities of other U.S. Government agencies and corps.	32,370	3,803	14,630	50,803	0
Obligations of States and subdivisions	357,357	241,593	126,601	725,551	517
Other securities	9,717	6,066	19,025	34,808	65
TRADING ACCOUNT SECURITIES	4,002	16,980	0	20,982	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	71,770	5,500	30,600	107,870	650
OTHER LOANS AND DISCOUNTS - TOTAL	1,556,419	979,624	734,694	3,270,737	1,930
Real estate loans - total	548,967	300,809	323,691	1,173,467	247
Secured by farmland	1,891	1,108	763	3,762	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	22,017	10,086	5,842	37,945	0
Guaranteed by Veterans Administration	10,799	3,150	1,519	15,468	0
Not insured or guaranteed by FHA or VA	324,304	169,656	229,017	722,977	222
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	8,271	0	1,180	9,451	0
Not insured by FHA	26,256	2,467	6,353	35,076	0
Secured by other properties	155,429	114,342	79,017	348,788	25
Loans to domestic commercial and foreign banks	2,163	1,892	1,031	5,086	0
Loans to other financial institutions	52,588	12,509	3,220	68,317	0
Loans to brokers and dealers in securities	30,584	5,407	1,863	37,854	0
Other loans for purchasing or carrying securities	2,949	2,479	1,961	7,389	0
Loans to farmers (excluding loans on real estate)	1,993	1,712	535	4,240	0
Commercial and industrial loans (incl. open market paper)	445,519	332,860	187,321	965,700	1,313
Other loans to individuals - total	424,236	291,019	207,864	923,119	352
Passenger automobile instalment loans	119,086	81,571	51,391	252,048	50
Credit cards and related plans:					
Retail (charge account) credit card plans	31,847	30,078	2,612	64,537	0
Check credit and revolving credit plans	6,502	518	2,936	9,956	0
Other retail consumer instalment loans	14,363	5,249	6,797	26,409	10
Residential repair and modernization instalment loans	25,955	13,304	11,399	50,658	0
Other instalment loans for personal expenditures	69,097	48,782	48,031	165,910	34
Single-payment loans for personal expenditures	157,386	111,517	84,698	353,601	258
All other loans (including overdrafts)	47,420	30,937	7,208	85,565	18
TOTAL LOANS AND SECURITIES	2,140,936	1,382,460	1,033,611	4,557,007	3,569
Bank premises, furniture and fixtures, and other assets representing bank premises	63,827	27,168	22,167	113,162	55
Real estate owned other than bank premises	963	74	538	1,575	0
Investments in subsidiaries not consolidated	376	0	0	376	0
Customers' liabilities on acceptances outstanding	6,033	3,289	474	9,796	0
Other assets	17,781	12,323	11,283	41,387	14
TOTAL ASSETS	2,622,143	1,726,871	1,194,038	5,543,052	3,871

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
4,220	203,475		207,695	383,287	170,491		553,778
1,169	24,506		25,675	33,126	18,904		52,030
1,081	47,162		48,243	173,757	51,473		225,230
1,146	98,546		99,692	67,936	26,043		93,979
0	12,050		12,050	60	0		60
0	0		0	2,698	498		3,196
824	21,211		22,035	105,710	73,573		179,283
9,908	378,622		388,530	538,603	269,284		807,887
7,183	158,949		166,132	316,122	143,277		459,399
1,550	30,586		32,136	39,147	3,247		42,394
1,027	180,729		181,756	174,039	117,576		291,615
148	8,358		8,506	9,295	5,184		14,479
0	0		0	0	0		0
2,975	21,900		24,875	35,160	13,325		48,485
16,726	699,754		716,480	1,057,494	518,678		1,576,172
9,138	245,316		254,454	325,902	164,793		490,695
1,073	15,398		16,471	536	1,212		1,748
0	5,968		5,968	7,918	1,685		9,603
112	1,216		1,328	11,847	2,818		14,665
6,596	128,477		135,073	132,403	36,837		169,240
0	1,603		1,603	7,890	3,750		11,640
0	10,178		10,178	23,396	34,838		58,234
1,357	82,476		83,833	141,912	83,653		225,565
0	1,300		1,300	1,533	500		2,033
0	17,020		17,020	118,224	72,229		190,453
0	2,977		2,977	10,197	2,633		12,830
0	979		979	3,181	4,674		7,855
324	4,297		4,621	567	0		567
2,835	169,667		172,502	304,748	108,036		412,784
4,126	249,077		253,203	258,417	150,880		409,297
1,133	70,228		71,361	76,174	28,216		104,390
0	3,511		3,511	51,361	0		51,361
0	11,053		11,053	1,035	0		1,035
179	31,322		31,501	9,188	13,821		23,009
194	8,230		8,424	4,881	17,412		22,293
1,864	38,766		40,630	31,822	38,218		70,040
756	85,967		86,723	83,956	53,213		137,169
303	9,121		9,424	34,725	14,933		49,658
29,609	1,100,276		1,129,885	1,631,257	801,287		2,432,544
611	23,241		23,852	26,452	9,920		36,372
15	123		138	5,610	127		5,737
0	5		5	0	0		0
0	124		124	85	517		602
115	11,011		11,126	20,450	7,727		28,177
34,570	1,338,255		1,372,825	2,067,141	990,069		3,057,210

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,992,443	1,122,907	963,092	4,078,442	2,727
Individuals, partnerships, and corporations - demand	1,019,424	656,136	454,667	2,130,227	2,440
Individuals, partnerships, and corporations - time	940,640	456,475	493,038	1,890,153	256
Savings deposits	594,542	283,213	387,332	1,265,087	244
Deposits accumulated for payment of personal loans	30	0	14	44	12
Other deposits of individuals, partnerships, and corps.	346,068	173,262	105,692	625,022	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	32,379	10,296	15,387	58,062	31
GOVERNMENT DEPOSITS - TOTAL	220,106	261,124	62,367	543,597	2
United States Government - demand	78,396	51,744	21,523	151,663	0
United States Government - time	37	325	151	513	0
States and subdivisions - demand	81,443	101,935	32,673	216,051	2
States and subdivisions - time	60,230	107,120	8,020	175,370	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	39,952	52,969	11,390	104,311	0
Commercial banks in the United States - demand	18,599	36,097	200	54,896	0
Commercial banks in the United States - time	100	75	0	175	0
Mutual savings banks in the United States - demand	20,753	16,797	10,990	48,540	0
Mutual savings banks in the United States - time	500	0	200	700	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	2,110	603	0	2,713	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	2,110	603	0	2,713	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,254,611	1,437,603	1,036,849	4,729,063	2,729
Demand	1,253,104	873,608	535,440	2,662,152	2,473
Time	1,001,507	563,995	501,409	2,066,911	256
MISCELLANEOUS LIABILITIES - TOTAL	134,655	125,666	41,918	302,239	160
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	24,932	32,424	0	57,356	0
Other liabilities for borrowed money	15,052	5,000	2,124	22,176	150
Mortgage indebtedness	195	1,133	6,793	8,121	0
Acceptances outstanding	6,033	3,289	474	9,796	0
Other liabilities	88,443	83,820	32,527	204,790	10
TOTAL LIABILITIES	2,389,266	1,563,269	1,078,767	5,031,302	2,889
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	31,204	20,214	14,896	66,314	0
Reserve for bad debt losses on loans	31,030	20,214	14,186	65,430	0
Other reserves on loans	70	0	352	422	0
Reserves on securities	104	0	358	462	0
CAPITAL ACCOUNTS - TOTAL	201,673	143,388	100,375	445,436	982
Capital notes and debentures	11,750	14,800	799	27,349	0
Equity capital - total	189,923	128,588	99,576	418,087	982
Preferred stock	0	0	0	0	0
Common stock	50,037	33,844	22,858	106,739	200
Surplus	103,610	59,175	56,042	218,827	150
Undivided profits	36,201	35,569	20,151	91,921	583
Reserve for contingencies and other capital reserves	75	0	525	600	49
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,622,143	1,726,871	1,194,038	5,543,052	3,871
MEMORANDA					
Demand deposits adjusted[6]	971,904	664,995	503,274	2,140,173	2,414
Average of total deposits for the 15 calendar days ending with call date	2,198,956	1,401,445	1,023,743	4,624,144	2,669
Average of total loans for the 15 calendar days ending with call date	1,551,503	945,566	755,440	3,252,509	1,960
Unearned discount on instalment loans included in total capital accounts	150	0	364	514	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.0	17.5	10.5	14.8	6.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	5.4	7.7	10.3	7.2	10.5
Other securities	14.2	15.3	12.2	14.1	15.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	62.1	57.0	64.1	61.0	66.6
Other assets	3.4	2.5	2.9	3.0	1.8
Total capital accounts	7.7	8.3	8.4	8.0	25.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.5	11.1	10.5	10.2	30.4
NUMBER OF BANKS	26	4	28	58	3

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
30,298	987,456		1,017,754	1,689,201	773,988		2,463,189
12,662	581,300		593,962	981,238	430,426		1,411,664
17,394	401,444		418,838	674,122	331,248		1,005,370
15,684	229,011		244,695	347,275	170,827		518,102
0	141		141	12,303	17,390		29,693
1,710	172,292		174,002	314,544	143,031		457,575
242	4,712		4,954	33,841	12,314		46,155
866	144,552		145,418	35,369	17,152		52,521
675	46,927		47,602	32,080	16,268		48,348
0	95		95	1,972	810		2,782
161	20,628		20,789	831	74		905
30	76,902		76,932	486	0		486
0	17,201		17,201	33,228	14,105		47,333
0	12,784		12,784	33,223	14,005		47,228
0	0		0	5	100		105
0	4,417		4,417	0	0		0
0	0		0	0	0		0
0	41		41	59,278	34,333		93,611
0	0		0	34,406	4,789		39,195
0	0		0	19,568	27,000		46,568
0	41		41	5,304	2,544		7,848
0	0		0	0	0		0
31,164	1,149,250		1,180,414	1,817,076	839,578		2,656,654
13,740	670,809		684,549	1,120,923	480,420		1,601,343
17,424	478,441		495,865	696,153	359,158		1,055,311
426	50,706		51,132	58,325	58,590		116,915
0	0		0	15,075	42,155		57,230
0	2,936		2,936	16,045	0		16,045
0	0		0	0	0		0
0	124		124	85	517		602
426	47,646		48,072	27,120	15,918		43,038
31,590	1,199,956		1,231,546	1,875,401	898,168		2,773,569
0	0		0	0	0		0
17	12,568		12,585	20,309	7,065		27,374
17	12,286		12,303	19,790	7,065		26,855
0	281		281	0	0		0
0	1		1	519	0		519
2,963	125,731		128,694	171,431	84,836		256,267
0	0		0	923	12,500		13,423
2,963	125,731		128,694	170,508	72,336		242,844
0	0		0	1,597	0		1,597
945	33,403		34,348	39,499	10,898		50,397
1,289	66,866		68,155	81,138	31,706		112,844
725	25,447		26,172	47,007	29,014		76,021
4	15		19	1,267	718		1,985
34,570	1,338,255		1,372,825	2,067,141	990,069		3,057,210
12,241	589,887		602,128	949,910	376,574		1,326,484
30,387	1,093,418		1,123,805	1,768,620	833,079		2,601,699
16,509	716,608		733,117	1,040,376	512,402		1,552,778
60	254		314	0	0		0
12.2	15.2		15.1	18.5	17.2		18.1
25.3	14.2		14.4	17.2	14.8		16.4
3.4	14.1		13.9	8.9	12.4		10.0
57.0	53.9		54.0	52.9	53.7		53.1
2.1	2.6		2.6	2.5	1.8		2.3
8.6	9.4		9.4	8.3	8.6		8.4
12.8	12.9		12.9	12.5	12.5		12.5
5	14[16]		19	11	3[17]		14

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,618,332	81,530	401,600	2,101,462	6,368
Currency and coin	155,952	9,307	78,252	243,511	372
Reserve with Federal Reserve banks (member banks)	425,612	8,968	0	434,580	0
Demand balances with banks in U.S. (except American branches of foreign banks)	527,511	43,785	304,720	876,016	5,790
Other balances with banks in United States	4,875	10	474	5,359	0
Balances with banks in foreign countries	2,337	266	55	2,658	0
Cash items in process of collection	502,045	19,194	18,099	539,338	206
INVESTMENT SECURITIES - TOTAL	2,592,984	108,199	1,813,635	4,514,818	12,696
U.S. Treasury securities	906,354	43,267	827,828	1,777,449	7,903
Securities of other U.S. Government agencies and corps.	352,591	2,829	231,104	586,524	551
Obligations of States and subdivisions	1,304,421	61,262	745,491	2,111,174	3,907
Other securities	29,618	841	9,212	39,671	335
TRADING ACCOUNT SECURITIES	11,127	0	0	11,127	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	341,742	3,700	137,137	482,579	500
OTHER LOANS AND DISCOUNTS - TOTAL	4,059,181	185,575	2,096,215	6,340,971	19,691
Real estate loans - total	954,644	71,083	562,699	1,588,426	7,585
Secured by farmland	23,947	4,164	48,298	76,409	143
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	104,412	13,018	10,661	128,091	0
Guaranteed by Veterans Administration	29,685	6,774	5,612	42,071	0
Not insured or guaranteed by FHA or VA	274,591	13,203	189,679	477,473	5,134
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	7,670	540	268	8,478	0
Not insured by FHA	51,625	7,126	29,196	87,947	0
Secured by other properties	462,714	26,258	278,985	767,957	2,308
Loans to domestic commercial and foreign banks	14,551	1,562	3,600	19,713	0
Loans to other financial institutions	163,945	5,559	25,960	195,464	30
Loans to brokers and dealers in securities	34,400	0	13,864	48,264	0
Other loans for purchasing or carrying securities	60,221	1,373	31,693	93,287	102
Loans to farmers (excluding loans on real estate)	49,056	3,994	41,217	94,267	0
Commercial and industrial loans (incl. open market paper)	1,374,996	66,419	523,678	1,965,093	4,950
Other loans to individuals - total	1,331,955	33,029	870,951	2,235,935	4,291
Passenger automobile instalment loans	458,687	10,548	349,776	819,011	1,578
Credit cards and related plans:					
Retail (charge account) credit card plans	68,230	5,451	22,320	96,001	0
Check credit and revolving credit plans	12,075	0	2,961	15,036	0
Other retail consumer instalment loans	224,890	4,071	134,010	362,971	888
Residential repair and modernization instalment loans	64,303	2,955	45,096	112,354	0
Other instalment loans for personal expenditures	142,277	2,902	104,865	250,044	1,272
Single-payment loans for personal expenditures	361,493	7,102	211,923	580,518	553
All other loans (including overdrafts)	75,413	2,556	22,553	100,522	2,733
TOTAL LOANS AND SECURITIES	7,005,034	297,474	4,046,987	11,349,495	32,887
Bank premises, furniture and fixtures, and other assets representing bank premises	194,691	7,308	82,600	284,599	965
Real estate owned other than bank premises	10,206	665	3,095	13,966	97
Investments in subsidiaries not consolidated	1,865	199	452	2,516	0
Customers' liabilities on acceptances outstanding	6,234	263	15,113	21,610	0
Other assets	95,933	3,830	40,235	139,998	64
TOTAL ASSETS	8,932,295	391,269	4,590,082	13,913,646	40,381

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
863,352	175,396	280,210	1,318,958	598	188,951	17,028	137,056	28,402	20,615	186,073
50,825	10,331	57,666	118,822	123	35,020	14	10,186	2,514	2,655	15,355
287,666	65,728	0	353,394	0	3,877	0	59,306	10,163	0	69,469
127,125	20,394	201,371	348,890	373	62,187	9,664	13,627	7,094	16,635	37,356
418	1,200	2,904	4,522	65	296	7,350	200	0	0	200
1,025	547	0	1,572	0	1,058	0	0	0	0	0
396,293	77,196	18,269	491,758	37	86,513	0	53,737	8,631	1,325	63,693
715,961	183,837	795,386	1,695,184	423	389,424	11,032	239,385	46,681	44,288	330,354
239,892	73,473	338,104	651,469	374	118,104	0	85,995	24,699	20,515	131,209
33,839	4,416	117,829	156,084	0	22,588	0	3,514	294	1,323	5,131
411,742	95,219	330,009	836,970	24	224,441	4,854	148,047	21,351	22,442	191,840
30,488	10,729	9,444	50,661	25	24,291	6,178	1,829	337	8	2,174
24,513	11,075	0	35,588	0	403	0	0	0	0	0
113,851	95,750	108,191	317,792	0	6,450	0	4,050	2,925	1,550	8,525
2,500,121	541,729	1,606,307	4,648,157	3,463	1,065,269	10,963	587,755	135,624	107,506	830,885
375,287	101,188	570,649	1,047,124	2,320	447,684	5,409	159,566	15,266	17,843	192,675
22,462	6,252	140,273	168,987	205	3,230	0	3,602	1,741	975	6,318
22,378	2,130	4,053	28,561	202	42,450	305	74,678	1,305	2,764	78,747
10,324	2,806	539	13,669	21	26,914	327	14,433	217	1,057	15,707
171,601	34,851	275,659	482,111	1,872	178,825	2,231	44,879	3,288	6,182	54,349
0	6,765	157	6,922	0	4,478	0	0	0	0	0
3,541	12,964	12,565	29,070	0	46,406	0	124	237	0	361
144,981	35,420	137,403	317,804	20	145,381	2,546	21,850	8,478	6,865	37,193
18,683	1,453	43,025	63,161	0	4,044	0	0	0	0	0
137,954	24,651	12,313	174,918	0	25,675	0	6,565	1,011	359	7,935
11,599	2,021	672	14,292	0	1,138	0	37	21	0	58
6,217	7,164	17,027	30,408	4	7,803	4,502	4,685	302	72	5,059
24,256	3,861	99,903	128,020	326	10,420	0	104,006	32,448	33,186	169,640
1,004,052	236,304	291,780	1,532,136	30	303,758	0	126,091	42,894	24,352	193,337
883,664	155,856	550,474	1,589,994	773	241,491	0	176,939	42,992	31,050	250,981
195,396	30,668	201,738	427,802	274	73,435	0	83,339	22,003	11,741	117,083
107,342	11,617	15,628	134,587	0	15,821	0	10,095	40	1,331	11,466
10,864	2,387	1,176	14,427	0	9,415	0	6,545	1,179	520	8,244
95,706	28,992	77,003	201,706	32	11,061	0	25,249	6,431	7,487	39,167
24,909	2,334	24,231	51,474	263	18,117	0	12,893	2,965	1,740	17,598
109,248	22,020	105,538	236,806	101	66,251	0	18,612	3,859	4,022	26,493
340,199	57,838	125,155	523,192	103	47,391	0	20,206	6,515	4,209	30,930
38,409	9,231	20,464	68,104	10	23,256	1,052	9,866	690	644	11,200
3,354,446	832,391	2,509,884	6,696,721	3,886	1,461,546	21,995	831,190	185,230	153,344	1,169,764
132,022	45,893	56,338	234,253	43	53,174	1,275	17,840	4,729	3,056	25,625
4,832	246	2,672	7,750	3	754	165	134	175	410	719
11,815	0	375	12,190	0	0	0	0	0	300	300
7,582	2,679	8	10,269	0	14,191	0	0	0	0	0
56,554	18,504	14,698	89,756	29	31,232	1,299	10,739	2,245	2,379	15,363
4,430,603	1,075,109	2,864,185	8,369,897	4,559	1,749,848	41,762	996,959	220,781	180,104	1,397,844

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	6,348,540	279,144	3,570,572	10,198,256	29,088
Individuals, partnerships, and corporations - demand	3,092,655	151,160	1,710,921	4,954,736	9,213
Individuals, partnerships, and corporations - time	3,180,347	124,751	1,813,300	5,118,398	19,825
Savings deposits	1,541,230	61,144	968,887	2,571,261	18,088
Deposits accumulated for payment of personal loans	294	0	1,343	1,637	0
Other deposits of individuals, partnerships, and corps.	1,638,823	63,607	843,070	2,545,500	1,737
Certified and officers' checks, letters of credit, travelers' checks, etc.	75,538	3,233	46,351	125,122	50
GOVERNMENT DEPOSITS - TOTAL	762,559	40,401	469,876	1,272,836	2,322
United States Government - demand	96,011	3,390	52,764	152,165	461
United States Government - time	926	0	753	1,679	0
States and subdivisions - demand	302,336	13,837	164,970	481,143	873
States and subdivisions - time	363,286	23,174	251,389	637,849	988
DOMESTIC INTERBANK DEPOSITS - TOTAL	603,753	23,242	28,848	655,843	0
Commercial banks in the United States - demand	597,128	22,982	27,501	647,611	0
Commercial banks in the United States - time	6,329	260	1,347	7,936	0
Mutual savings banks in the United States - demand	296	0	0	296	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	11,311	1,995	555	13,861	0
Foreign governments, central banks, etc. - demand	1,294	14	5	1,313	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	10,017	1,981	550	12,548	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	7,726,163	344,782	4,069,851	12,140,796	31,410
Demand	4,175,275	196,597	2,003,062	6,374,934	10,597
Time	3,550,888	148,185	2,066,789	5,765,862	20,813
MISCELLANEOUS LIABILITIES - TOTAL	446,553	14,254	120,805	581,612	2,183
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	212,969	3,550	2,715	219,234	0
Other liabilities for borrowed money	19,261	3,260	564	23,085	0
Mortgage indebtedness	11,789	763	2,729	15,281	0
Acceptances outstanding	6,284	263	15,113	21,660	0
Other liabilities	196,250	6,418	99,684	302,352	2,183
TOTAL LIABILITIES	8,172,716	359,036	4,190,656	12,722,408	33,593
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	75,522	3,149	38,399	117,070	269
Reserve for bad debt losses on loans	72,862	3,107	36,556	112,525	269
Other reserves on loans	2,197	40	616	2,853	0
Reserves on securities	463	2	1,227	1,692	0
CAPITAL ACCOUNTS - TOTAL	684,057	29,084	361,027	1,074,168	6,519
Capital notes and debentures	30,286	0	6,818	37,104	0
Equity capital - total	653,771	29,084	354,209	1,037,064	6,519
Preferred stock	0	0	201	201	0
Common stock	222,944	9,800	128,329	361,073	2,052
Surplus	274,377	13,050	149,345	436,772	2,302
Undivided profits	137,915	5,832	72,172	215,919	1,114
Reserve for contingencies and other capital reserves	18,535	402	4,162	23,099	1,051
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	8,932,295	391,269	4,590,082	13,913,646	40,381
MEMORANDA					
Demand deposits adjusted[6]	2,980,091	151,031	1,904,698	5,035,820	9,930
Average of total deposits for the 15 calendar days ending with call date	7,561,580	333,002	4,034,092	11,928,674	30,893
Average of total loans for the 15 calendar days ending with call date	4,081,967	192,286	2,118,858	6,393,111	19,901
Unearned discount on instalment loans included in total capital accounts	1,702	22	1,406	3,130	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.1	20.8	8.7	15.1	15.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.1	11.8	23.1	17.0	20.9
Other securities	15.1	15.9	16.4	15.5	10.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	49.3	48.4	48.7	49.0	50.0
Other assets	3.5	3.1	3.1	3.3	2.8
Total capital accounts	7.7	7.4	7.9	7.7	16.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.7	10.9	10.7	10.7	25.0
NUMBER OF BANKS	213	9	261	483	5

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
2,708,629	613,968	2,124,414	5,447,011	3,455	1,179,960	19,472	768,109	176,942	141,571	1,086,622
1,529,341	351,437	979,508	2,860,286	2,181	546,303	19,472	315,216	80,779	55,265	451,260
1,163,847	255,653	1,132,296	2,551,796	1,258	614,897	0	445,711	93,602	85,036	624,349
376,499	78,197	373,181	827,877	1,227	372,597	0	205,666	37,014	38,304	280,984
131	0	720	851	0	0	0	0	0	18	18
787,217	177,456	758,395	1,723,068	31	242,300	0	240,045	56,588	46,714	343,347
15,441	6,878	12,610	34,929	16	18,760	0	7,182	2,561	1,270	11,013
407,711	93,856	314,732	816,299	37	309,756	0	101,306	17,461	14,674	133,441
67,139	17,957	42,107	127,203	0	38,643	0	10,299	1,109	1,325	12,733
2,231	50	449	2,730	0	6,461	0	186	5	0	191
215,302	49,143	124,048	388,493	23	53,884	0	66,796	10,294	8,566	85,656
123,039	26,706	148,128	297,873	14	210,768	0	24,025	6,053	4,783	34,861
263,198	48,526	25,044	336,768	0	19,448	0	3,850	1,115	704	5,669
262,188	48,218	23,133	333,539	0	15,326	0	3,285	1,115	704	5,104
1,010	165	1,911	3,086	0	3,621	0	565	0	0	565
0	143	0	143	0	501	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0
16,419	596	0	17,015	0	12,904	0	0	0	0	0
0	0	0	0	0	27	0	0	0	0	0
13,000	0	0	13,000	0	3,500	0	0	0	0	0
3,419	596	0	4,015	0	7,177	0	0	0	0	0
0	0	0	0	0	2,200	0	0	0	0	0
3,395,957	756,946	2,464,190	6,617,093	3,492	1,522,068	19,472	873,265	195,518	156,949	1,225,732
2,092,830	474,372	1,181,406	3,748,608	2,220	680,621	19,472	402,778	95,858	67,130	565,766
1,303,127	282,574	1,282,784	2,868,485	1,272	841,447	0	470,487	99,660	89,819	659,966
601,128	215,080	102,201	918,409	1	70,525	7,114	46,834	4,946	7,629	59,409
355,800	101,950	5,025	462,775	0	3,400	0	11,900	350	650	12,900
85,337	70,422	8,364	164,123	0	662	0	2,000	0	400	2,400
3,694	6,818	5,615	16,127	0	10,498	0	35	0	651	686
7,582	2,679	8	10,269	0	14,272	0	0	0	0	0
148,715	33,211	83,189	265,115	1	41,693	7,114	32,899	4,596	5,928	43,423
3,997,085	972,026	2,566,391	7,535,502	3,493	1,592,593	26,586	920,099	200,464	164,578	1,285,141
0	0	33	33	0	0	0	0	0	0	0
49,746	9,322	31,634	90,702	1	15,329	0	9,804	2,773	1,964	14,541
47,723	9,318	28,032	85,073	1	15,219	0	9,804	2,773	1,964	14,541
326	4	1,134	1,464	0	110	0	0	0	0	0
1,697	0	2,468	4,165	0	0	0	0	0	0	0
383,772	93,761	266,127	743,660	1,065	141,926	15,176	67,056	17,544	13,562	98,162
54,128	4,000	5,475	63,603	0	26,900	0	0	2,545	175	2,720
329,644	89,761	260,652	680,057	1,065	115,026	15,176	67,056	14,999	13,387	95,442
0	0	0	0	0	0	0	0	400	0	400
76,383	20,817	74,831	172,031	316	32,215	4,375	19,087	4,405	5,051	28,543
135,898	40,552	101,093	277,543	538	46,595	5,414	33,411	6,160	6,147	45,718
83,729	23,839	64,738	172,306	150	33,048	5,357	14,558	4,034	1,939	20,531
33,634	4,553	19,990	58,177	61	3,168	30	0	0	250	250
4,430,603	1,075,109	2,864,185	8,369,897	4,559	1,749,848	41,762	996,959	220,781	180,104	1,397,844
1,367,210	331,001	1,097,897	2,796,108	2,183	540,139	19,472	335,457	85,003	63,776	484,236
3,292,330	731,435	2,425,446	6,449,211	3,488	1,452,002	18,125	844,482	191,988	155,218	1,191,688
2,508,007	603,384	1,994,080	5,105,471	2,003	1,066,633	10,300	586,028	136,153	107,813	829,994
2,718	252	5,159	8,129	4	0	0	19	0	0	19
19.5	16.3	9.8	15.8	13.1	10.8	40.8	13.7	12.9	11.4	13.3
6.2	7.2	15.9	9.6	8.2	8.0	.0	9.0	11.3	12.1	9.8
10.5	10.9	11.9	11.0	1.1	14.2	26.4	15.0	9.8	12.5	13.9
59.0	59.3	59.9	59.3	76.0	61.2	26.3	59.4	62.8	60.6	60.1
4.8	6.3	2.6	4.2	1.6	5.7	6.6	2.9	3.2	3.4	3.0
8.7	8.7	9.3	8.9	15.7	8.1	36.3	6.7	7.9	7.5	7.0
11.5	11.3	11.8	11.6	24.9	9.8	61.4	8.7	10.5	9.8	9.1
62	10	360	432	7	7	4	8	7	10	25

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS TOTAL	3,387,356	944,225	615,932	4,947,513	13,386
Currency and coin	235,880	35,428	92,956	364,264	291
Reserve with Federal Reserve banks (member banks)	1,188,969	394,652	0	1,583,621	0
Demand balances with banks in U.S. (except American branches of foreign banks)	472,663	132,103	491,397	1,096,163	12,915
Other balances with banks in United States	9,734	0	2,827	12,561	180
Balances with banks in foreign countries	7,496	3,841	638	11,975	0
Cash items in process of collection	1,472,614	378,201	28,114	1,878,929	0
INVESTMENT SECURITIES - TOTAL	6,602,454	1,432,209	2,631,138	10,665,801	117,393
U.S. Treasury securities	2,716,529	779,136	1,246,069	4,741,734	19,648
Securities of other U.S. Government agencies and corps.	572,824	103,256	428,540	1,104,620	2,703
Obligations of States and subdivisions	3,153,158	510,841	910,105	4,574,104	69,205
Other securities	159,943	38,976	46,424	245,343	25,837
TRADING ACCOUNT SECURITIES	275,629	87,269	140	363,038	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	524,974	125,070	225,511	875,555	0
OTHER LOANS AND DISCOUNTS - TOTAL	13,768,841	3,102,733	3,467,502	20,339,076	11,437
Real estate loans - total	2,497,070	468,399	1,144,661	4,110,130	2,594
Secured by farmland	131,594	18,486	111,816	261,896	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	153,073	13,604	66,787	233,464	101
Guaranteed by Veterans Administration	43,276	6,772	31,126	81,174	0
Not insured or guaranteed by FHA or VA	1,264,424	275,159	583,039	2,122,622	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	42,138	395	941	43,474	0
Not insured by FHA	115,863	12,418	47,052	175,333	0
Secured by other properties	746,702	141,565	303,900	1,192,167	2,493
Loans to domestic commercial and foreign banks	136,360	28,244	38,241	202,845	0
Loans to other financial institutions	1,031,905	274,591	64,624	1,371,120	8,843
Loans to brokers and dealers in securities	344,535	71,865	16,106	432,506	0
Other loans for purchasing or carrying securities	192,921	151,659	35,439	380,019	0
Loans to farmers (excluding loans on real estate)	345,030	65,506	314,036	724,572	0
Commercial and industrial loans (incl. open market paper)	6,629,445	1,549,786	819,945	8,999,176	0
Other loans to individuals - total	2,223,958	442,112	1,013,839	3,679,909	0
Passenger automobile instalment loans	720,289	113,101	427,964	1,261,354	0
Credit cards and related plans:					
Retail (charge account) credit card plans	62,915	14,897	7,332	85,144	0
Check credit and revolving credit plans	22,373	17,508	3,972	43,853	0
Other retail consumer instalment loans	307,562	27,704	109,329	444,595	0
Residential repair and modernization instalment loans	121,872	17,669	52,773	192,314	0
Other instalment loans for personal expenditures	269,730	40,392	141,086	451,208	0
Single-payment loans for personal expenditures	719,217	210,841	271,383	1,201,441	0
All other loans (including overdrafts)	367,617	50,571	20,611	438,799	0
TOTAL LOANS AND SECURITIES	21,171,898	4,747,281	6,324,291	32,243,470	128,830
Bank premises, furniture and fixtures, and other assets representing bank premises	377,699	98,027	107,968	583,694	10,700
Real estate owned other than bank premises	11,951	2,163	7,052	21,166	3,769
Investments in subsidiaries not consolidated	51,681	0	1,484	53,165	15,493
Customers' liabilities on acceptances outstanding	266,008	27,522	11,413	304,943	0
Other assets	431,388	60,877	54,204	546,469	17,906
TOTAL ASSETS	25,697,981	5,880,095	7,122,344	38,700,420	190,084

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,287,270	138,902	325,245	1,751,417	928	460,179	177,233	315,457	952,869	2,234
110,161	20,513	54,407	185,081	85	30,647	15,793	43,828	90,268	174
329,019	49,728	0	378,747	0	98,652	74,086	0	172,738	0
267,923	50,830	221,332	540,085	843	114,452	40,008	249,895	404,355	2,013
29	10	2,630	2,669	0	0	0	2	2	0
826	0	4	830	0	114	0	0	114	0
579,312	17,821	46,872	644,005	0	216,314	47,346	21,732	285,392	47
1,647,654	354,953	1,185,345	3,187,952	3,969	571,289	371,007	1,207,735	2,150,031	6,794
785,269	211,241	640,965	1,637,475	3,839	275,168	164,836	638,589	1,078,593	4,755
161,795	28,419	124,827	315,041	0	56,024	37,303	168,872	262,199	1,304
672,685	109,263	400,003	1,181,951	120	235,058	166,811	395,593	797,462	729
27,905	6,030	19,550	53,485	10	5,039	2,057	4,681	11,777	6
18,572	0	0	18,572	0	2,731	0	0	2,731	0
262,350	29,850	147,763	439,963	0	19,730	9,613	60,847	90,190	0
3,567,520	542,684	1,711,372	5,821,576	46	1,128,967	516,071	1,867,771	3,512,809	8,586
1,141,740	204,862	679,808	2,026,410	0	294,581	142,738	461,395	898,714	1,235
55,944	31,107	101,816	188,867	0	21,449	17,424	97,652	136,525	568
66,103	9,162	13,636	88,901	0	18,936	6,583	21,168	46,687	9
18,056	1,639	3,358	23,053	0	13,599	3,068	6,639	23,306	1
576,989	114,245	392,166	1,083,400	0	154,908	63,814	227,525	446,247	539
14,069	0	75	14,144	0	1,145	564	322	2,031	0
10,892	2,185	6,804	19,881	0	5,279	2,631	4,943	12,853	0
399,687	46,524	161,953	608,164	0	79,265	48,654	103,146	231,065	118
38,431	0	4,260	42,691	0	1,871	200	7,514	9,585	0
166,274	8,598	18,056	192,928	0	29,681	12,422	27,807	69,910	0
25,794	1,300	1,480	28,574	0	1,893	781	1,607	4,281	0
25,077	1,664	9,809	36,550	0	11,940	4,693	14,544	31,177	12
84,829	45,055	169,994	299,878	0	228,516	102,174	718,041	1,048,731	5,366
988,035	120,553	296,071	1,404,659	0	280,677	121,692	292,284	694,653	754
1,003,755	143,483	514,281	1,661,519	0	264,242	123,480	330,708	718,430	1,167
386,800	61,382	202,850	651,032	0	104,695	55,758	154,609	315,062	520
28,580	338	8,873	37,791	0	5,914	155	168	6,237	0
8,383	5	1,301	9,689	0	1,831	1,385	342	3,558	0
124,022	13,891	87,455	225,368	0	39,580	13,118	37,378	90,076	68
75,013	8,362	18,609	101,984	0	16,339	6,584	12,498	35,421	39
142,756	21,422	77,519	241,697	0	24,944	12,840	38,085	75,869	110
238,201	38,083	117,674	393,958	0	70,939	33,640	87,628	192,207	430
93,585	17,169	17,613	128,367	46	15,566	7,891	13,871	37,328	52
5,496,096	927,487	3,044,480	9,468,063	4,015	,722,717	896,691	3,136,353	5,755,761	15,380
87,515	13,271	48,658	149,444	2	33,957	15,997	37,378	87,332	60
2,121	498	2,531	5,150	20	990	656	3,080	4,726	0
140	30	1	171	0	183	0	151	334	0
5,751	0	344	6,095	0	180	19	9	208	0
79,134	5,527	22,851	107,512	4	17,059	7,797	12,163	37,019	18
6,958,027	1,085,715	3,444,110	11,487,852	4,969	2,235,265	1,098,393	3,504,591	6,838,249	17,692

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	16,346,884	4,012,819	5,637,816	25,997,519	61,015
Individuals, partnerships, and corporations - demand	7,722,209	1,848,630	2,096,475	11,667,314	51,493
Individuals, partnerships, and corporations - time	8,364,345	2,098,576	3,465,224	13,928,145	9,522
Savings deposits	4,337,669	1,175,368	1,946,551	7,459,588	0
Deposits accumulated for payment of personal loans	25,325	1,489	3,265	30,079	0
Other deposits of individuals, partnerships, and corps.	4,001,351	921,719	1,515,408	6,438,478	9,522
Certified and officers' checks, letters of credit, travelers' checks, etc	260,330	65,613	76,117	402,060	0
GOVERNMENT DEPOSITS - TOTAL	1,735,742	394,890	677,091	2,807,723	100
United States Government - demand	363,822	104,120	73,163	541,105	0
United States Government - time	2,572	52	289	2,913	0
States and subdivisions - demand	761,127	180,548	341,778	1,283,453	0
States and subdivisions - time	608,221	110,170	261,861	980,252	100
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,427,010	378,749	39,138	1,844,897	0
Commercial banks in the United States - demand	1,413,093	376,214	31,444	1,820,751	0
Commercial banks in the United States - time	12,620	1,812	7,694	22,126	0
Mutual savings banks in the United States - demand	417	723	0	1,140	0
Mutual savings banks in the United States - time	880	0	0	880	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	665,918	84,927	1,925	752,770	0
Foreign governments, central banks, etc. - demand	14,338	876	185	15,399	0
Foreign governments, central banks, etc. - time	586,269	70,900	0	657,169	0
Banks in foreign countries - demand	62,900	12,476	1,740	77,116	0
Banks in foreign countries - time	2,411	675	0	3,086	0
TOTAL DEPOSITS	20,175,554	4,871,385	6,355,970	31,402,909	61,115
Demand	10,598,236	2,589,200	2,620,902	15,808,338	51,493
Time	9,577,318	2,282,185	3,735,068	15,594,571	9,622
MISCELLANEOUS LIABILITIES - TOTAL	3,075,197	434,136	170,671	3,680,004	28,384
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	980,514	199,981	13,653	1,194,148	0
Other liabilities for borrowed money	322,009	90,408	20,128	432,545	9,000
Mortgage indebtedness	6,320	9,193	4,951	20,464	0
Acceptances outstanding	270,315	27,540	11,419	309,274	0
Other liabilities	1,496,039	107,014	120,520	1,723,573	19,384
TOTAL LIABILITIES	23,250,751	5,305,521	6,526,641	35,082,913	89,499
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	588
RESERVES ON LOANS AND SECURITIES - TOTAL	380,067	81,822	61,576	523,465	94
Reserve for bad debt losses on loans	355,706	76,989	55,523	488,218	94
Other reserves on loans	5,161	735	1,668	7,564	0
Reserves on securities	19,200	4,098	4,385	27,683	0
CAPITAL ACCOUNTS - TOTAL	2,067,163	492,752	534,127	3,094,042	99,903
Capital notes and debentures	26,045	27,899	11,012	64,956	0
Equity capital - total	2,041,118	464,853	523,115	3,029,086	99,903
Preferred stock	100	0	53	153	0
Common stock	616,306	123,074	158,915	898,295	17,320
Surplus	902,814	184,832	204,054	1,291,700	5,729
Undivided profits	373,511	123,342	139,437	636,290	56,406
Reserve for contingencies and other capital reserves	148,387	33,605	20,656	202,648	20,448
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	25,697,981	5,880,095	7,122,344	38,700,420	190,084
MEMORANDA					
Demand deposits adjusted[6]	7,348,707	1,730,665	2,488,181	11,567,553	51,493
Average of total deposits for the 15 calendar days ending with call date	19,443,458	4,716,344	6,284,784	30,444,586	61,476
Average of total loans for the 15 calendar days ending with call date	13,551,242	3,153,707	3,531,565	20,236,514	11,415
Unearned discount on instalment loans included in total capital accounts	8,271	658	4,731	13,660	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	13.2	16.1	8.6	12.8	7.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.8	15.0	23.5	15.1	11.8
Other securities	14.0	10.8	13.4	13.4	50.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.6	54.9	51.9	54.8	6.0
Other assets	4.4	3.2	2.6	3.9	25.2
Total capital accounts	8.0	8.4	7.5	8.0	52.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.5	11.9	10.2	10.7	63.6
NUMBER OF BANKS	414	79	605	1,098	3

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
4,797,755	854,190	2,658,230	8,310,175	1,494	1,580,674	843,981	2,874,933	5,299,588	14,752
2,037,971	324,914	949,118	3,312,003	1,494	699,944	337,242	1,132,454	2,169,640	8,768
2,694,913	521,175	1,676,048	4,892,136	0	851,289	496,518	1,718,530	3,066,337	5,884
1,109,601	195,350	593,135	1,898,086	0	283,186	157,568	439,661	880,415	2,367
1,864	0	772	2,636	0	0	26	114	140	0
1,583,448	325,825	1,082,141	2,991,414	0	568,103	338,924	1,278,755	2,185,782	3,517
64,871	8,101	33,064	106,036	0	29,441	10,221	23,949	63,611	100
891,609	109,697	397,997	1,399,303	2,823	155,927	65,039	247,876	468,842	906
82,238	13,062	31,973	127,273	0	19,585	8,850	31,596	60,031	17
510	7	17	534	0	270	17	85	372	0
678,089	76,043	290,533	1,044,665	260	88,685	33,480	126,367	248,532	559
130,772	20,585	75,474	226,831	2,563	47,387	22,692	89,828	159,907	330
211,615	4,864	13,288	229,767	0	241,604	31,539	8,342	281,485	83
209,579	4,636	9,218	223,433	0	238,635	31,391	8,317	278,343	83
504	0	2,540	3,044	0	2,960	0	25	2,985	0
1,532	0	1,530	3,062	0	9	148	0	157	0
0	228	0	228	0	0	0	0	0	0
27,381	0	5	27,386	0	93	0	0	93	0
0	0	5	5	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
2,381	0	0	2,381	0	93	0	0	93	0
25,000	0	0	25,000	0	0	0	0	0	0
5,928,360	968,751	3,069,520	9,966,631	4,317	1,978,298	940,559	3,131,151	6,050,008	15,741
3,076,661	426,756	1,315,441	4,818,858	1,754	1,076,392	421,332	1,322,683	2,820,407	9,527
2,851,699	541,995	1,754,079	5,147,773	2,563	901,906	519,227	1,808,468	3,229,601	6,214
452,547	28,283	95,266	576,096	34	64,325	43,171	34,913	142,409	90
225,915	2,300	8,055	236,270	0	24,484	21,138	1,225	46,847	0
31,323	48	2,680	34,051	0	5,267	1,840	4,177	11,284	0
1,880	1,167	5,505	8,552	0	122	860	1,445	2,427	0
5,927	0	348	6,275	0	180	19	9	208	0
187,502	24,768	78,678	290,948	34	34,272	19,314	28,057	81,643	90
6,380,907	997,034	3,164,786	10,542,727	4,351	2,042,623	983,730	3,166,064	6,192,417	15,831
0	0	178	178	0	96	0	3	99	0
67,905	11,179	32,261	111,345	0	22,738	10,304	33,937	66,979	81
66,178	10,437	30,262	106,877	0	21,158	9,470	31,825	62,453	79
987	453	893	2,333	0	1,379	170	841	2,390	2
740	289	1,106	2,135	0	201	664	1,271	2,136	0
509,215	77,502	246,885	833,602	618	169,808	104,359	304,587	578,754	1,780
4,475	1,796	5,426	11,697	0	1,622	400	3,858	5,880	0
504,740	75,706	241,459	821,905	618	168,186	103,959	300,729	572,874	1,780
0	0	0	0	0	0	50	315	365	0
122,331	17,660	64,587	204,578	85	41,298	14,720	74,054	130,072	415
226,676	29,921	88,113	344,710	250	66,203	45,910	107,586	219,699	435
147,916	27,161	82,918	257,995	268	56,947	39,980	111,117	208,044	847
7,817	964	5,841	14,622	15	3,738	3,299	7,657	14,694	83
6,958,027	1,085,715	3,444,110	11,487,852	4,969	2,235,265	1,098,393	3,504,591	6,838,249	17,692
2,205,532	391,237	1,227,378	3,824,147	1,754	601,858	333,745	1,261,038	2,196,641	9,380
5,571,039	953,898	3,011,669	9,536,606	3,962	1,924,698	937,980	3,115,092	5,977,770	15,306
3,564,122	555,218	1,740,110	5,859,450	45	1,126,671	516,997	1,872,170	3,515,838	8,106
3,556	365	625	4,546	0	1,688	271	4,561	6,520	0
18.5	12.8	9.4	15.2	18.7	20.6	16.1	9.0	13.9	12.6
13.6	22.1	22.2	17.0	77.3	14.8	18.4	23.0	19.6	34.2
10.3	10.6	12.2	10.9	2.6	10.9	15.4	11.4	11.9	4.2
55.0	52.7	54.0	54.5	.9	51.4	47.9	55.0	52.7	48.5
2.5	1.8	2.2	2.3	.5	2.3	2.2	1.5	1.9	.4
7.3	7.1	7.2	7.3	12.4	7.6	9.5	8.7	8.5	10.1
10.4	10.5	10.0	10.3	305.9	11.3	13.8	11.9	12.0	16.6
123	64	218	405	3	99	51	507	657	9

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	427,954	41,047	227,704	696,705	385
Currency and coin	31,519	3,767	26,775	62,061	3
Reserve with Federal Reserve banks (member banks)	123,412	13,755	0	137,167	0
Demand balances with banks in U.S. (except American branches of foreign banks)	140,449	20,130	188,733	349,312	366
Other balances with banks in United States	0	0	500	500	0
Balances with banks in foreign countries	0	0	91	91	0
Cash items in process of collection	132,574	3,395	11,605	147,574	16
INVESTMENT SECURITIES - TOTAL	783,437	105,871	809,958	1,699,266	557
U.S. Treasury securities	370,956	56,432	427,573	854,961	264
Securities of other U.S. Government agencies and corps	65,320	2,213	57,027	124,560	12
Obligations of States and subdivisions	340,707	46,626	323,676	711,009	187
Other securities	6,454	600	1,682	8,736	94
TRADING ACCOUNT SECURITIES	14,797	0	117	14,914	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	93,996	8,235	79,423	181,654	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,279,047	157,487	1,093,500	2,530,034	1,848
Real estate loans - total	196,073	23,070	221,055	440,198	
Secured by farmland	39,120	10,276	51,881	101,277	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	11,462	222	7,438	19,122	
Guaranteed by Veterans Administration	3,094	134	1,924	5,152	
Not insured or guaranteed by FHA or VA	66,076	6,641	92,563	165,280	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	547	0	652	1,199	
Not insured by FHA	1,824	161	5,912	7,897	
Secured by other properties	73,950	5,636	60,685	140,271	
Loans to domestic commercial and foreign banks	2,273	0	1,090	3,363	
Loans to other financial institutions	32,495	1,153	16,659	50,307	
Loans to brokers and dealers in securities	2,892	2	672	3,566	
Other loans for purchasing or carrying securities	27,506	749	13,457	41,712	
Loans to farmers (excluding loans on real estate)	289,433	69,746	307,971	667,150	
Commercial and industrial loans (incl. open market paper)	386,732	31,641	237,086	655,459	
Other loans to individuals - total	331,879	30,095	288,945	650,919	
Passenger automobile instalment loans	133,572	13,078	136,893	283,543	
Credit cards and related plans:					
Retail (charge account) credit card plans	16,489	0	503	16,992	
Check credit and revolving credit plans	811	0	319	1,130	
Other retail consumer instalment loans	46,559	7,988	35,285	89,832	
Residential repair and modernization instalment loans	20,499	888	16,969	38,356	
Other instalment loans for personal expenditures	40,094	3,357	30,745	74,196	
Single-payment loans for personal expenditures	73,855	4,784	68,231	146,870	
All other loans (including overdrafts)	9,764	1,031	6,565	17,360	
TOTAL LOANS AND SECURITIES	2,171,277	271,593	1,982,998	4,425,868	2,405
Bank premises, furniture and fixtures, and other assets representing bank premises	51,632	3,173	36,680	91,485	29
Real estate owned other than bank premises	3,168	237	2,022	5,427	0
Investments in subsidiaries not consolidated	278	0	920	1,198	0
Customers' liabilities on acceptances outstanding	228	0	93	321	0
Other assets	18,500	518	6,555	25,573	123
TOTAL ASSETS	2,673,037	316,568	2,256,972	5,246,577	2,942

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
358,836	217,567	256,361	832,764	1,251	653,088	83,161	320,637	1,056,886	330
40,762	11,525	40,533	92,820	187	61,618	11,240	48,944	121,802	34
118,339	44,182	0	162,521	0	184,192	25,347	0	209,539	0
105,813	33,554	203,499	342,866	1,062	144,074	25,192	244,790	414,056	296
418	600	96	1,114	0	4,347	110	510	4,967	0
28	45	0	73	0	322	0	0	322	0
93,476	127,661	12,233	233,370	2	258,535	21,272	26,393	306,200	0
596,262	197,889	783,027	1,577,178	6,803	1,082,685	144,889	888,055	2,115,629	227
308,583	109,562	472,701	890,846	4,915	549,891	71,063	448,292	1,069,246	196
27,054	6,584	79,687	113,325	0	71,631	8,595	58,416	138,642	0
252,723	78,445	226,731	557,899	1,888	452,304	64,482	360,352	877,138	31
7,902	3,298	3,908	15,108	0	8,859	749	20,995	30,603	0
0	16,085	12	16,097	0	370	0	0	370	0
69,475	41,802	49,030	160,307	0	106,706	20,900	69,202	196,808	0
1,126,420	513,726	1,100,314	2,740,460	4,832	1,826,683	258,464	1,148,569	3,233,716	770
299,418	126,584	407,120	833,122	2,273	329,558	70,927	431,337	831,822	
39,599	9,535	119,551	168,685	1,487	11,790	3,771	57,793	73,354	
3,292	214	7,140	10,646	0	2,932	2,505	12,173	17,610	
1,583	170	952	2,705	0	3,890	970	6,243	11,103	
119,744	80,069	181,191	381,004	336	125,355	23,760	164,461	313,576	
1,772	209	0	1,981	0	5,515	6,094	1,472	13,081	
14,735	4,506	2,472	21,713	0	11,081	4,668	6,275	22,024	
118,693	31,881	95,814	246,388	450	168,995	29,159	182,920	381,074	
866	4,710	3,924	9,500	0	8,024	0	2,696	10,720	
53,412	46,090	9,557	109,059	0	112,274	10,804	26,911	149,989	
4,705	1,664	13,500	19,869	0	21,617	0	1,803	23,420	
5,854	9,687	3,444	18,985	0	9,564	0	27,117	36,681	
68,806	11,629	98,113	178,548	490	23,368	13,257	43,318	79,943	
289,897	174,595	210,939	675,431	170	783,993	90,386	299,391	1,173,770	
370,714	128,849	340,915	840,478	1,830	490,967	68,838	301,512	861,317	
129,963	31,865	110,676	272,504	194	108,207	29,521	110,692	248,420	
22,052	8,847	1,557	32,456	0	26,753	2,129	5,173	34,055	
4,074	1,253	223	5,550	0	5,636	960	1,606	8,202	
39,254	9,383	42,443	91,080	39	44,139	4,373	32,783	81,295	
26,615	12,426	17,637	56,678	0	14,656	3,445	18,537	36,638	
45,176	12,938	70,451	128,565	0	90,839	22,860	70,534	184,233	
103,580	52,137	97,928	253,645	1,597	200,737	5,550	62,187	268,474	
32,748	9,918	12,802	55,468	69	47,318	4,252	14,484	66,054	
1,792,157	769,502	1,932,383	4,494,042	11,635	3,016,444	424,253	2,105,826	5,546,523	997
37,602	10,832	29,392	77,826	24	70,378	6,635	41,491	118,504	5
1,936	347	878	3,161	10	5,502	252	4,127	9,881	0
0	75	0	75	0	0	0	310	310	0
640	0	1,929	2,569	0	6,683	102	3,696	10,481	0
12,437	7,997	7,600	28,034	0	37,274	2,743	16,043	56,060	0
2,203,608	1,006,320	2,228,543	5,438,471	12,920	3,789,369	517,146	2,492,130	6,798,645	1,332

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,731,329	220,882	1,589,823	3,542,034	936
Individuals, partnerships, and corporations - demand	845,974	100,676	689,701	1,636,351	546
Individuals, partnerships, and corporations - time	870,227	118,716	885,943	1,874,886	389
Savings deposits	323,509	32,969	340,120	696,598	0
Deposits accumulated for payment of personal loans	5,810	0	4,461	10,271	0
Other deposits of individuals, partnerships, and corps.	540,908	85,747	541,362	1,168,017	389
Certified and officers' checks, letters of credit, travelers' checks, etc	15,128	1,490	14,179	30,797	1
GOVERNMENT DEPOSITS - TOTAL	418,991	55,212	390,455	864,658	505
United States Government - demand	41,782	3,238	22,471	67,491	0
United States Government - time	1,045	1,225	43	2,313	0
States and subdivisions - demand	228,331	29,119	196,408	453,858	4
States and subdivisions - time	147,833	21,630	171,533	340,996	501
DOMESTIC INTERBANK DEPOSITS - TOTAL	159,112	3,647	12,221	174,980	0
Commercial banks in the United States - demand	158,969	3,647	12,190	174,806	0
Commercial banks in the United States - time	143	0	31	174	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	164	164	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	164	164	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,309,432	279,741	1,992,663	4,581,836	1,441
Demand	1,290,184	138,170	935,113	2,363,467	551
Time	1,019,248	141,571	1,057,550	2,218,369	890
MISCELLANEOUS LIABILITIES - TOTAL	91,302	4,715	38,874	134,891	615
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	27,176	400	175	27,751	0
Other liabilities for borrowed money	15,991	700	3,473	20,164	463
Mortgage indebtedness	935	74	11,548	12,557	0
Acceptances outstanding	228	0	93	321	0
Other liabilities	46,972	3,541	23,585	74,098	152
TOTAL LIABILITIES	2,400,734	284,456	2,031,537	4,716,727	2,056
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	53	0	4	57	0
RESERVES ON LOANS AND SECURITIES - TOTAL	21,971	2,530	16,260	40,761	29
Reserve for bad debt losses on loans	21,331	2,470	15,341	39,142	29
Other reserves on loans	94	60	463	617	0
Reserves on securities	546	0	456	1,002	0
CAPITAL ACCOUNTS - TOTAL	250,279	29,582	209,171	489,032	857
Capital notes and debentures	7,040	0	1,967	9,007	0
Equity capital - total	243,239	29,582	207,204	480,025	857
Preferred stock	300	0	0	300	0
Common stock	68,054	5,808	54,120	127,982	100
Surplus	98,227	14,226	92,150	204,603	400
Undivided profits	73,706	9,428	59,071	142,205	333
Reserve for contingencies and other capital reserves	2,952	120	1,863	4,935	24
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,673,037	316,568	2,256,972	5,246,577	2,942
MEMORANDA					
Demand deposits adjusted[6]	956,859	127,890	888,847	1,973,596	535
Average of total deposits for the 15 calendar days ending with call date	2,235,962	274,363	1,964,541	4,474,866	1,483
Average of total loans for the 15 calendar days ending with call date	1,655,703	159,814	1,091,162	2,906,679	1,848
Unearned discount on instalment loans included in total capital accounts	3,459	560	3,596	7,615	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.0	13.0	10.1	13.3	13.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	16.3	18.5	21.5	18.7	9.4
Other securities	13.5	14.9	14.4	14.0	9.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.4	52.3	52.0	51.7	62.8
Other assets	2.8	1.2	2.1	2.4	5.2
Total capital accounts	9.4	9.3	9.3	9.3	29.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	13.4	13.5	13.1	13.2	37.4
NUMBER OF BANKS	171	35	395	601	1

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,702,130	643,119	1,729,639	4,074,888	10,774	2,503,163	337,846	1,660,587	4,501,596	971
866,706	344,602	798,360	2,009,668	6,208	1,347,931	160,677	739,605	2,248,213	558
823,015	273,171	919,939	2,016,125	4,361	1,126,198	171,671	901,296	2,199,165	413
368,381	98,021	303,640	770,042	1,777	630,890	75,474	442,861	1,149,225	243
2,072	688	18,519	21,279	0	9,186	0	21	9,207	0
452,562	174,462	597,780	1,224,804	2,584	486,122	96,197	458,414	1,040,733	170
12,409	25,346	11,340	49,095	205	29,034	5,498	19,686	54,218	0
130,745	57,865	239,833	428,443	254	495,862	74,465	398,587	968,914	183
27,463	14,843	21,558	63,864	27	39,174	4,850	23,413	67,437	0
877	400	297	1,574	0	116	15	1,875	2,006	0
64,608	21,568	169,846	256,022	59	192,297	32,614	175,539	400,450	163
37,797	21,054	48,132	106,983	168	264,275	36,986	197,760	499,021	20
92,039	159,031	11,471	262,541	0	220,579	36,455	104,212	361,246	0
90,474	158,681	10,907	260,062	0	218,181	34,232	102,296	354,709	0
1,565	350	564	2,479	0	2,398	2,223	1,916	6,537	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	141	0	141	0	16,464	23	0	16,487	0
0	0	0	0	0	3,505	0	0	3,505	0
0	0	0	0	0	6,050	0	0	6,050	0
0	141	0	141	0	6,893	23	0	6,916	0
0	0	0	0	0	16	0	0	16	0
1,924,914	860,156	1,980,943	4,766,013	11,028	3,236,068	448,789	2,163,386	5,848,243	1,154
1,061,660	565,181	1,012,011	2,638,852	6,499	1,837,015	237,894	1,060,539	3,135,448	721
863,254	294,975	968,932	2,127,161	4,529	1,399,053	210,895	1,102,847	2,712,795	433
72,700	44,293	37,924	154,917	38	179,366	24,068	87,613	291,047	0
28,040	26,578	0	54,618	0	74,295	10,300	38,020	122,615	0
2,516	500	1,822	4,838	0	19,197	0	5,817	25,014	0
1,999	569	771	3,339	0	16,110	71	5,656	21,837	0
640	0	1,929	2,569	0	6,683	102	3,696	10,481	0
39,505	16,646	33,402	89,553	38	63,081	13,595	34,424	111,100	0
1,997,614	904,449	2,018,867	4,920,930	11,066	3,415,434	472,857	2,250,999	6,139,290	1,154
0	0	0	0	0	0	0	2	2	0
25,433	10,981	23,767	60,181	19	38,866	9,314	33,985	82,165	9
20,357	10,354	16,985	47,696	19	27,742	5,968	17,626	51,336	9
131	0	2,259	2,390	0	5,148	2,287	7,295	14,730	0
4,945	627	4,523	10,095	0	5,976	1,059	9,064	16,099	0
180,561	90,890	185,909	457,360	1,835	335,069	34,975	207,144	577,188	169
0	0	7,850	7,850	0	7,521	1,705	2,433	11,659	0
180,561	90,890	178,059	449,510	1,835	327,548	33,270	204,711	565,529	169
0	700	370	1,070	0	2,850	0	0	2,850	0
37,032	17,100	42,838	96,970	155	75,636	8,604	59,399	143,639	30
93,675	47,349	73,576	214,600	730	172,736	16,132	73,066	261,934	70
45,827	21,662	56,869	124,358	950	75,252	8,168	68,004	151,424	66
4,027	4,079	4,406	12,512	0	1,074	366	4,242	5,682	3
2,203,608	1,006,320	2,228,543	5,438,471	12,920	3,789,369	517,146	2,492,130	6,798,645	1,332
850,247	263,996	967,313	2,081,556	6,470	1,321,125	177,540	908,437	2,407,102	721
1,876,822	795,927	1,941,035	4,613,784	10,608	3,130,264	430,544	2,132,196	5,693,004	1,186
1,115,554	532,140	1,092,602	2,740,296	4,834	1,616,870	279,286	1,159,817	3,055,973	770
1,766	26	2,811	4,603	0	1,831	174	4,127	6,132	1
16.3	21.6	11.5	15.3	9.7	17.2	16.1	12.9	15.5	24.8
15.2	11.5	24.8	18.5	38.0	16.4	15.4	20.3	17.8	14.7
11.8	9.7	10.3	10.8	14.6	12.2	12.6	15.3	13.4	2.3
54.3	55.2	51.6	53.3	37.4	51.0	54.0	48.9	50.5	57.8
2.4	1.9	1.8	2.1	.3	3.2	1.9	2.6	2.9	.4
8.2	9.0	8.3	8.4	14.2	8.8	6.8	8.3	8.5	12.7
11.8	13.4	12.4	12.3	27.2	13.0	9.6	12.0	12.4	21.0
80	14	244	338	4	49	10	171	230	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	98,345	43,923	29,116	171,384	998
Currency and coin	20,849	9,548	8,174	38,571	10
Reserve with Federal Reserve banks (member banks)	22,098	6,253	0	28,351	0
Demand balances with banks in U.S. (except American branches of foreign banks)	23,028	21,293	18,143	62,464	844
Other balances with banks in United States	9	0	0	9	123
Balances with banks in foreign countries	119	10	47	176	0
Cash items in process of collection	32,242	6,819	2,752	41,813	21
INVESTMENT SECURITIES - TOTAL	172,632	103,033	72,846	348,511	476
U.S. Treasury securities	52,033	22,470	22,750	97,253	476
Securities of other U.S. Government agencies and corps	3,476	4,218	2,046	9,740	0
Obligations of States and subdivisions	115,364	75,650	44,098	235,112	0
Other securities	1,759	695	3,952	6,406	0
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	14,925	1,500	2,910	19,335	0
OTHER LOANS AND DISCOUNTS - TOTAL	377,083	202,577	203,091	782,751	3,106
Real estate loans - total	130,195	69,637	80,978	280,810	0
Secured by farmland	2,175	1,353	2,763	6,291	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	8,249	3,734	2,532	14,515	0
Guaranteed by Veterans Administration	1,881	2,719	854	5,454	0
Not insured or guaranteed by FHA or VA	62,907	34,535	41,164	138,606	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	0	0	0	0	0
Not insured by FHA	1,215	401	335	1,951	0
Secured by other properties	53,768	26,895	33,330	113,993	0
Loans to domestic commercial and foreign banks	0	0	640	640	0
Loans to other financial institutions	4,984	1,100	578	6,662	0
Loans to brokers and dealers in securities	36	10	951	997	0
Other loans for purchasing or carrying securities	610	108	411	1,129	0
Loans to farmers (excluding loans on real estate)	5,249	1,713	3,006	9,968	0
Commercial and industrial loans (incl. open market paper)	121,516	54,846	61,176	237,538	0
Other loans to individuals - total	108,016	73,242	52,596	233,854	3,106
Passenger automobile instalment loans	43,835	23,095	20,897	87,827	1,054
Credit cards and related plans:					
Retail (charge account) credit card plans	2,112	1,934	829	4,875	0
Check credit and revolving credit plans	3,572	3,691	415	7,678	0
Other retail consumer instalment loans	9,831	8,988	9,050	27,869	560
Residential repair and modernization instalment loans	4,165	3,178	3,698	11,041	342
Other instalment loans for personal expenditures	20,706	12,568	11,061	44,335	808
Single-payment loans for personal expenditures	23,795	19,788	6,646	50,229	342
All other loans (including overdrafts)	6,477	1,921	2,755	11,153	0
TOTAL LOANS AND SECURITIES	564,640	307,110	278,847	1,150,597	3,582
Bank premises, furniture and fixtures, and other assets representing bank premises	14,240	5,900	11,260	31,400	35
Real estate owned other than bank premises	469	87	529	1,085	0
Investments in subsidiaries not consolidated	67	0	919	986	0
Customers' liabilities on acceptances outstanding	447	0	106	553	0
Other assets	5,799	3,690	3,449	12,938	79
TOTAL ASSETS	684,007	360,710	324,226	1,368,943	4,694

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
471,449	104,941	187,015	763,405	16,898	1,631,982	377,807	193,628	2,203,417	10,004
59,250	19,734	45,484	124,468	1,011	138,544	38,289	35,561	212,394	3,555
144,170	37,733	0	181,903	0	458,018	106,153	0	564,171	0
56,004	15,813	115,655	187,472	9,576	146,408	60,638	146,677	353,723	6,449
120	500	1,623	2,243	245	2,742	270	868	3,880	0
1,594	83	455	2,132	39	14,338	1,457	2	15,797	0
210,311	31,078	23,798	265,187	6,027	871,932	171,000	10,520	1,053,452	0
631,683	145,985	552,406	1,330,074	53,616	1,599,852	615,048	372,961	2,587,861	96,478
263,335	59,804	328,756	651,895	24,799	622,153	176,371	127,613	926,137	38,587
36,332	4,824	47,841	88,997	0	48,646	35,774	23,098	107,518	261
321,203	79,443	169,943	570,589	23,962	895,625	395,624	217,917	1,509,166	55,494
10,813	1,914	5,866	18,593	4,855	33,428	7,279	4,333	45,040	2,136
96	0	0	96	171	63,270	882	0	64,152	0
136,975	5,350	97,175	239,500	14,300	128,675	27,700	57,975	214,350	11,500
1,480,872	349,298	1,203,128	3,033,298	161,404	4,827,601	1,286,929	975,823	7,090,353	22,191
422,824	118,719	553,587	1,095,130		693,770	224,934	249,645	1,168,349	0
34,757	4,317	27,920	66,994		1,844	730	1,027	3,601	0
9,819	43	9,625	19,487		18,337	4,377	1,967	24,681	0
7,967	135	11,051	19,153		15,205	3,649	3,730	22,584	0
215,289	47,326	251,931	514,546		215,445	92,374	118,147	425,966	0
115	0	10,661	10,776		37,175	3,988	376	41,539	0
14,187	158	46,178	60,523		37,506	6,629	6,927	51,062	0
140,690	66,740	196,221	403,651		368,258	113,187	117,471	598,916	0
6,060	212	873	7,145		31,505	6,584	5,951	44,040	0
89,592	22,201	29,653	141,446		302,731	89,801	19,931	412,463	0
7,414	2,100	1,750	11,264		7,816	4,766	1,017	13,599	0
12,564	474	2,575	15,613		33,899	1,507	9,654	45,060	0
17,202	2,153	17,981	37,336		3,644	1,372	2,681	7,697	0
461,230	115,521	249,622	826,373		2,721,775	579,180	378,779	3,679,734	13,168
397,820	81,957	333,109	812,886		867,637	348,494	296,718	1,512,849	9,023
180,668	23,362	138,745	342,775		256,132	99,517	92,809	448,458	567
37,604	0	22,005	59,609		37,441	49,437	15,907	102,785	0
506	2,737	5,829	9,072		59,121	8,520	5,670	73,311	0
29,342	3,161	28,660	61,163		40,906	17,232	46,040	104,178	196
18,607	5,331	21,134	45,072		44,832	19,407	17,531	81,770	177
56,625	27,391	61,494	145,510		129,013	41,297	60,017	230,327	7,514
74,468	19,975	55,242	149,685		300,192	113,084	58,744	472,020	569
66,166	5,961	13,978	86,105		164,824	30,291	11,447	206,562	0
2,249,626	500,633	1,852,709	4,602,968	229,491	6,619,398	1,930,559	1,406,759	9,956,716	130,169
42,137	9,471	37,029	88,637	2,696	132,530	47,541	30,298	210,369	4,868
7,841	134	5,051	13,026	600	7,666	2,805	715	11,186	17
386	0	0	386	0	21,169	6,542	176	27,887	0
1,513	0	12	1,525	0	84,129	9,811	1,727	95,667	0
24,979	4,696	19,627	49,302	2,609	177,293	27,401	11,300	215,994	4,684
2,797,931	619,875	2,101,443	5,519,249	252,294	8,674,167	2,402,466	1,644,603	12,721,236	149,742

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	523,775	264,745	256,606	1,045,126	3,377
Individuals, partnerships, and corporations - demand	237,877	99,203	109,874	446,954	1
Individuals, partnerships, and corporations - time	280,775	162,820	144,312	587,907	3,376
Savings deposits	180,911	115,309	104,288	400,508	0
Deposits accumulated for payment of personal loans	0	0	0	0	0
Other deposits of individuals, partnerships, and corps.	99,864	47,511	40,024	187,399	3,376
Certified and officers' checks, letters of credit, travelers' checks, etc.	5,123	2,722	2,420	10,265	0
GOVERNMENT DEPOSITS - TOTAL	43,463	29,102	17,689	90,254	0
United States Government - demand	10,752	5,188	5,484	21,424	0
United States Government - time	359	0	1	360	0
States and subdivisions - demand	22,037	17,422	9,472	48,931	0
States and subdivisions - time	10,315	6,492	2,732	19,539	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	18,136	5,932	5,698	29,766	0
Commercial banks in the United States - demand	9,774	4,247	3,054	17,075	0
Commercial banks in the United States - time	0	0	285	285	0
Mutual savings banks in the United States - demand	8,362	1,685	2,359	12,406	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	220	0	147	367	0
Foreign governments, central banks, etc. - demand	0	0	147	147	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	220	0	0	220	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	585,594	299,779	280,140	1,165,513	3,377
Demand	294,145	130,467	132,810	557,422	1
Time	291,449	169,312	147,330	608,091	3,376
MISCELLANEOUS LIABILITIES - TOTAL	33,690	25,819	11,313	70,822	760
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	8,210	11,740	570	20,520	0
Other liabilities for borrowed money	3,590	0	0	3,590	0
Mortgage indebtedness	0	0	2,771	2,771	0
Acceptances outstanding	447	0	106	553	0
Other liabilities	21,443	14,079	7,866	43,388	760
TOTAL LIABILITIES	619,284	325,598	291,453	1,236,335	4,137
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	7,034	4,308	4,295	15,637	63
Reserve for bad debt losses on loans	6,947	4,308	4,285	15,540	0
Other reserves on loans	0	0	0	0	63
Reserves on securities	87	0	10	97	0
CAPITAL ACCOUNTS - TOTAL	57,689	30,804	28,478	116,971	494
Capital notes and debentures	0	4,355	1,260	5,615	0
Equity capital - total	57,689	26,449	27,218	111,356	494
Preferred stock	0	0	100	100	0
Common stock	20,299	8,038	7,654	35,991	299
Surplus	20,477	8,925	10,016	39,418	144
Undivided profits	16,305	9,471	9,327	35,103	51
Reserve for contingencies and other capital reserves	608	15	121	744	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	684,007	360,710	324,226	1,368,943	4,694
MEMORANDA					
Demand deposits adjusted[6]	241,377	114,213	121,520	477,110	20
Average of total deposits for the 15 calendar days ending with call date	563,800	294,894	276,769	1,135,463	3,376
Average of total loans for the 15 calendar days ending with call date	388,442	215,128	208,655	812,225	3,107
Unearned discount on instalment loans included in total capital accounts	883	350	117	1,350	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.4	12.2	9.0	12.5	21.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.1	7.4	7.6	7.8	10.1
Other securities	17.1	21.2	14.8	17.6	.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.3	56.6	63.5	58.6	66.2
Other assets	3.1	2.7	5.0	3.4	2.4
Total capital accounts	8.4	8.5	8.8	8.5	10.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.8	10.5	10.5	10.6	15.3
NUMBER OF BANKS	20	6	14	40	4

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
2,031,869	468,740	1,717,887	4,218,496	162,353	4,608,315	1,611,627	1,153,303	7,373,245	83,916
1,038,170	259,395	792,873	2,090,438	126,350	3,035,679	1,012,636	611,600	4,659,915	70,252
967,181	205,254	895,146	2,067,581	34,252	1,481,597	566,268	517,692	2,565,557	10,718
760,878	186,157	692,216	1,639,251	16,890	904,032	329,229	381,410	1,614,671	557
971	0	901	1,872	0	202	0	11	213	1,430
205,332	19,097	202,029	426,458	17,362	577,363	237,039	136,271	950,673	8,731
26,518	4,091	29,868	60,477	1,751	91,039	32,723	24,011	147,773	2,946
243,869	46,301	107,684	397,854	19,377	609,691	152,292	169,706	931,689	20,453
90,112	17,255	23,055	130,422	8,013	179,406	49,437	33,646	262,489	1,787
2,079	0	258	2,337	0	3,799	4	46	3,849	0
129,767	27,900	62,563	220,230	10,264	327,936	83,891	95,040	506,867	18,666
21,911	1,146	21,808	44,865	1,100	98,550	18,960	40,974	158,484	0
101,668	17,049	22,665	141,382	8,354	953,138	67,672	13,543	1,034,353	4,261
94,777	14,242	21,014	130,033	7,936	787,362	28,495	4,478	820,335	4,261
10	0	505	515	0	9,775	46	100	9,921	0
6,881	2,807	1,146	10,834	418	101,623	33,631	8,965	144,219	0
0	0	0	0	0	54,378	5,500	0	59,878	0
5,749	756	7,209	13,714	22	226,819	12,011	8	238,838	0
13	0	0	13	0	5,436	13	0	5,449	0
0	0	0	0	0	180,160	5,000	0	185,160	0
5,736	756	2,209	8,701	22	40,798	6,998	8	47,804	0
0	0	5,000	5,000	0	425	0	0	425	0
2,383,155	532,846	1,855,445	4,771,446	190,106	6,397,963	1,843,602	1,336,560	9,578,125	108,630
1,391,974	326,446	932,728	2,651,148	154,754	4,569,279	1,247,824	777,748	6,594,851	97,912
991,181	206,400	922,717	2,120,298	35,352	1,828,684	595,778	558,812	2,983,274	10,718
176,290	16,139	53,078	245,507	7,485	1,465,310	315,292	157,362	1,937,964	7,509
92,400	5,600	11,150	109,150	2,500	455,609	118,891	36,723	611,223	4,300
13,598	0	722	14,320	0	138,782	24,314	40,835	203,931	0
857	0	69	926	0	3,609	0	2,990	6,599	0
1,513	0	105	1,618	0	85,148	10,747	1,727	97,622	0
67,922	10,539	41,032	119,493	4,985	782,162	161,340	75,087	1,018,589	3,209
2,559,445	548,985	1,908,523	5,016,953	197,591	7,863,273	2,158,894	1,493,922	11,516,089	116,139
0	0	0	0	0	10	0	0	10	0
27,648	9,084	21,364	58,096	5,485	110,688	28,643	17,300	156,631	684
27,489	9,077	20,887	57,453	3,364	108,571	28,092	16,838	153,501	134
15	0	255	270	300	1,260	470	272	2,002	0
144	7	222	373	1,821	857	81	190	1,128	550
210,838	61,806	171,556	444,200	49,218	700,196	214,929	133,381	1,048,506	32,919
2,867	500	8,748	12,115	0	21,681	20,000	7,191	48,872	0
207,971	61,306	162,808	432,085	49,218	678,515	194,929	126,190	999,634	32,919
0	0	0	0	0	0	200	0	200	0
51,808	14,098	47,899	113,805	5,450	155,432	50,270	39,372	245,074	11,550
96,124	28,864	66,971	191,959	34,550	339,527	103,538	57,648	500,713	14,047
52,061	14,075	39,086	105,222	9,218	155,389	32,748	25,326	213,463	7,089
7,978	4,269	8,852	21,099	0	28,167	8,173	3,844	40,184	233
2,797,931	619,875	2,101,443	5,519,249	252,294	8,674,167	2,402,466	1,644,603	12,721,236	149,742
996,774	263,871	864,861	2,125,506	132,778	2,730,579	998,892	729,104	4,458,575	91,864
2,320,526	527,116	1,831,330	4,678,972	180,791	5,993,905	1,838,730	1,318,944	9,151,579	107,956
1,446,769	349,223	1,266,381	3,062,373	164,303	4,806,976	1,297,706	957,886	7,062,568	21,665
1,004	58	1,128	2,190	0	1,781	3,620	1,167	6,568	0
16.8	16.9	8.9	13.8	6.7	18.8	15.7	11.8	17.3	6.7
10.7	10.4	17.9	13.4	9.8	7.7	8.8	9.2	8.1	25.9
11.9	13.1	8.4	10.7	11.5	11.4	16.8	13.5	12.7	38.5
57.8	57.2	61.9	59.3	69.6	57.1	54.7	62.9	57.4	22.5
2.7	2.3	2.9	2.8	2.3	4.9	3.9	2.7	4.4	6.4
7.5	10.0	8.2	8.0	19.5	8.1	8.9	8.1	8.2	22.0
10.2	13.6	10.8	10.8	23.4	10.9	11.6	10.1	10.9	32.5
44	7	67	118	1	85	16	57	158	5

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,869,479	767,938	157,595	2,795,012	6,937
Currency and coin	190,669	111,711	43,600	345,980	14
Reserve with Federal Reserve banks (member banks)	534,673	275,516	0	810,189	0
Demand balances with banks in U.S. (except American branches of foreign banks)	501,103	175,320	104,396	780,819	6,923
Other balances with banks in United States	1,338	659	0	1,997	0
Balances with banks in foreign countries	9,348	9,796	109	19,253	0
Cash items in process of collection	632,348	194,936	9,490	836,774	0
INVESTMENT SECURITIES - TOTAL	2,887,490	2,068,941	975,546	5,931,977	2,408
U.S. Treasury securities	1,305,858	629,088	388,215	2,323,161	206
Securities of other U.S. Government agencies and corps.	148,838	124,088	96,857	369,783	1,195
Obligations of States and subdivisions	1,359,731	1,280,934	478,519	3,119,184	882
Other securities	73,063	34,831	11,955	119,849	125
TRADING ACCOUNT SECURITIES	32,566	30,614	0	63,180	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	251,825	93,170	72,190	417,185	0
OTHER LOANS AND DISCOUNTS - TOTAL	6,928,127	4,440,314	1,507,519	12,875,960	7,922
Real estate loans - total	2,845,110	2,070,079	778,578	5,693,767	
Secured by farmland	37,776	38,223	48,879	124,878	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	444,707	386,728	26,697	858,132	
Guaranteed by Veterans Administration	110,255	71,283	7,174	188,712	
Not insured or guaranteed by FHA or VA	1,511,317	905,512	435,454	2,852,283	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	11,033	347	0	11,380	
Not insured by FHA	68,769	167,924	47,208	283,901	
Secured by other properties	661,253	500,062	213,166	1,374,481	
Loans to domestic commercial and foreign banks	46,560	20,364	7,200	74,124	
Loans to other financial institutions	396,040	146,243	18,371	560,654	
Loans to brokers and dealers in securities	30,745	2,385	1,610	34,740	
Other loans for purchasing or carrying securities	74,028	7,877	5,026	86,931	
Loans to farmers (excluding loans on real estate)	47,004	62,360	72,624	181,988	
Commercial and industrial loans (incl. open market paper)	1,910,008	1,239,163	233,553	3,382,724	
Other loans to individuals - total	1,403,987	852,902	375,564	2,632,453	
Passenger automobile instalment loans	512,000	321,085	180,780	1,013,865	
Credit cards and related plans:					
Retail (charge account) credit card plans	69,533	47,039	3,762	120,334	
Check credit and revolving credit plans	25,740	9,276	1,725	36,741	
Other retail consumer instalment loans	281,211	122,565	56,018	459,794	
Residential repair and modernization instalment loans	128,465	77,749	18,839	225,053	
Other instalment loans for personal expenditures	157,258	113,277	53,585	324,120	
Single-payment loans for personal expenditures	229,780	161,911	60,855	452,546	
All other loans (including overdrafts)	174,645	38,941	14,993	228,579	
TOTAL LOANS AND SECURITIES	10,100,008	6,633,039	2,555,255	19,288,302	10,330
Bank premises, furniture and fixtures, and other assets representing bank premises	177,730	111,891	41,929	331,550	916
Real estate owned other than bank premises	3,822	9,212	1,608	14,642	0
Investments in subsidiaries not consolidated	25,269	11,000	0	36,269	0
Customers' liabilities on acceptances outstanding	11,332	8,642	222	20,196	0
Other assets	122,580	86,279	21,927	230,786	143
TOTAL ASSETS	12,310,220	7,628,001	2,778,536	22,716,757	18,326

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
976,703	38,983	219,825	1,235,511	525	259,268	21,675	172,856	453,799
52,163	3,516	34,985	90,664	14	30,906	3,906	31,987	66,799
305,197	13,338	0	318,535	0	26,130	3,981	0	30,111
153,675	14,039	170,382	338,096	511	91,830	11,598	119,513	222,941
2,341	0	0	2,341	0	900	0	12,005	12,905
4,090	21	75	4,186	0	0	0	0	0
459,237	8,069	14,383	481,689	0	109,502	2,190	9,351	121,043
1,327,230	91,977	1,104,209	2,523,416	7,504	394,218	41,425	553,493	989,136
530,202	42,539	562,544	1,135,285	735	191,449	18,470	240,040	449,959
123,128	13,095	263,017	399,240	135	19,087	1,230	58,086	78,403
659,759	34,034	275,228	969,021	6,323	179,307	21,357	253,257	453,921
14,141	2,309	3,420	19,870	311	4,375	368	2,110	6,853
165,005	0	0	165,005	0	17,404	0	0	17,404
55,655	3,580	24,286	83,521	0	39,541	13,600	46,300	99,441
3,622,946	171,806	1,619,489	5,414,241	1,589	855,399	51,346	781,460	1,688,205
959,236	63,769	530,592	1,553,597	921	174,396	16,669	259,587	450,652
44,625	2,549	82,388	129,562	1	25,233	2,355	106,880	134,468
87,990	4,410	34,897	127,297	0	2,958	409	3,485	6,852
44,213	2,379	10,616	57,208	61	228	3	205	436
561,236	34,583	290,821	886,640	738	71,504	5,782	80,844	158,130
79	40	24	143	0	0	0	544	544
23,565	1,149	4,554	29,268	0	2,389	617	3,999	7,005
197,528	18,659	107,292	323,479	121	72,084	7,503	63,630	143,217
20,076	0	5,183	25,259	0	395	0	1,759	2,154
184,778	1,658	14,569	201,005	0	23,875	92	17,826	41,793
9,555	30	58	9,643	0	6,717	0	2,946	9,663
71,564	3,624	8,211	83,399	42	24,645	109	12,065	36,819
195,005	16,673	360,439	572,117	17	38,496	4,347	82,986	125,829
1,310,902	46,894	269,966	1,627,762	132	261,487	12,674	199,130	473,291
800,699	36,894	418,217	1,255,810	148	297,915	15,564	192,025	505,504
255,445	14,640	182,177	452,262	54	92,268	6,382	72,932	171,582
8,005	0	38	8,043	0	16,300	0	1,463	17,763
16,310	0	1,803	18,113	0	1,544	0	0	1,544
101,222	7,467	56,227	164,916	31	35,681	1,954	23,418	61,053
44,137	3,451	30,179	77,767	0	8,019	705	10,472	19,196
109,060	4,255	48,908	162,223	0	50,297	2,956	31,103	84,356
266,520	7,081	98,885	372,486	63	93,806	3,567	52,637	150,010
71,131	2,264	12,254	85,649	329	27,473	1,891	13,136	42,500
5,170,836	267,363	2,747,984	8,186,183	9,093	1,306,562	106,371	1,381,253	2,794,186
95,331	4,231	30,310	129,872	288	38,334	2,233	23,211	63,778
3,524	273	2,025	5,822	29	889	161	3,210	4,260
186	0	0	186	0	327	0	164	491
22,348	722	1,198	24,268	0	24	0	0	24
71,848	1,927	11,361	85,136	2,117	16,623	550	8,618	25,791
6,340,776	313,499	3,012,703	9,666,978	12,052	1,622,027	130,990	1,589,312	3,342,329

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	8,763,630	5,733,945	2,132,466	16,630,041	11,322
Individuals, partnerships, and corporations - demand	3,156,620	1,579,022	583,213	5,328,855	7,492
Individuals, partnerships, and corporations - time	5,494,073	4,083,353	1,522,541	11,099,967	3,830
Savings deposits	2,816,319	2,124,310	837,573	5,778,202	0
Deposits accumulated for payment of personal loans	265	89	48	402	0
Other deposits of individuals, partnerships, and corps.	2,677,489	1,958,954	684,920	5,321,363	3,830
Certified and officers' checks, letters of credit, travelers' checks, etc	102,937	71,570	26,712	201,219	0
GOVERNMENT DEPOSITS - TOTAL	1,385,695	618,394	278,975	2,283,064	0
United States Government - demand	217,567	61,285	18,883	297,735	0
United States Government - time	684	143	25	852	0
States and subdivisions - demand	299,254	172,571	91,797	563,622	0
States and subdivisions - time	868,190	384,395	168,270	1,420,855	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	266,249	86,121	455	352,825	0
Commercial banks in the United States - demand	260,206	84,462	380	345,048	0
Commercial banks in the United States - time	5,950	1,600	75	7,625	0
Mutual savings banks in the United States - demand	93	39	0	132	0
Mutual savings banks in the United States - time	0	20	0	20	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	41,907	15,290	155	57,352	0
Foreign governments, central banks, etc. - demand	644	0	0	644	0
Foreign governments, central banks, etc. - time	10,900	0	0	10,900	0
Banks in foreign countries - demand	28,345	9,240	155	37,740	0
Banks in foreign countries - time	2,018	6,050	0	8,068	0
TOTAL DEPOSITS	10,457,481	6,453,750	2,412,051	19,323,282	11,322
Demand	4,075,666	1,978,189	721,140	6,774,995	7,492
Time	6,381,815	4,475,561	1,690,911	12,548,287	3,830
MISCELLANEOUS LIABILITIES - TOTAL	876,380	586,885	136,556	1,599,821	939
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	266,024	312,897	56,230	635,151	0
Other liabilities for borrowed money	53,680	69,100	20,772	143,552	0
Mortgage indebtedness	989	6,379	352	7,720	0
Acceptances outstanding	11,332	8,642	222	20,196	0
Other liabilities	544,355	189,867	58,980	793,202	939
TOTAL LIABILITIES	11,333,861	7,040,635	2,548,607	20,923,103	12,261
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	147,548	72,306	25,128	244,982	185
Reserve for bad debt losses on loans	144,546	67,408	24,412	236,366	185
Other reserves on loans	2,653	4,710	30	7,393	0
Reserves on securities	349	188	686	1,223	0
CAPITAL ACCOUNTS - TOTAL	828,811	515,060	204,801	1,548,672	5,880
Capital notes and debentures	121,838	38,452	7,882	168,172	0
Equity capital - total	706,973	476,608	196,919	1,380,500	5,880
Preferred stock	4,200	31,296	715	36,211	0
Common stock	201,973	126,450	62,929	391,352	1,750
Surplus	317,885	215,336	75,648	608,869	1,426
Undivided profits	169,495	92,879	50,265	312,639	2,644
Reserve for contingencies and other capital reserves	13,420	10,647	7,362	31,429	60
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	12,310,220	7,628,001	2,778,536	22,716,757	18,326
MEMORANDA					
Demand deposits adjusted[6]	2,965,545	1,637,506	692,387	5,295,438	7,492
Average of total deposits for the 15 calendar days ending with call date	10,279,713	6,403,208	2,398,077	19,080,998	10.838
Average of total loans for the 15 calendar days ending with call date	6,938,552	4,486,125	1,532,515	12,957,192	7,867
Unearned discount on instalment loans included in total capital accounts	1,945	1,205	136	3,286	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.2	10.1	5.7	12.3	37.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.8	9.9	17.5	11.9	7.6
Other securities	11.9	17.7	17.7	14.5	5.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.3	59.4	56.9	58.5	43.2
Other assets	2.8	3.0	2.4	2.8	5.8
Total capital accounts	6.7	6.8	7.4	6.8	32.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.1	8.3	9.2	8.8	52.6
NUMBER OF BANKS	99	104	126	329	2

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
4,175,726	251,827	2,491,561	6,919,114	6,317	1,039,707	98,314	1,206,688	2,344,709
1,736,156	86,721	811,210	2,634,087	2,116	532,612	52,487	571,874	1,156,973
2,369,841	162,904	1,657,880	4,190,625	4,189	500,539	45,127	629,640	1,175,306
690,793	45,378	426,605	1,162,776	332	191,145	21,442	239,836	452,423
178	0	330	508	0	0	2,815	320	3,135
1,678,870	117,526	1,230,945	3,027,341	3,857	309,394	20,870	389,484	719,748
69,729	2,202	22,471	94,402	12	6,556	700	5,174	12,430
445,219	23,881	208,893	677,993	29	240,179	16,900	191,018	448,097
138,267	3,951	31,975	174,193	0	15,127	1,620	14,658	31,405
1,154	5	331	1,490	0	454	7	83	544
211,424	10,121	114,806	336,351	19	162,985	10,358	138,483	311,826
94,374	9,804	61,781	165,959	10	61,613	4,915	37,794	104,322
445,804	2,702	5,979	454,485	25	92,428	687	18,219	111,334
441,319	2,682	5,979	449,980	25	78,844	205	18,054	97,103
985	0	0	985	0	13,564	0	165	13,729
3,050	10	0	3,060	0	0	382	0	382
450	10	0	460	0	20	100	0	120
14,071	0	0	14,071	0	0	0	0	0
395	0	0	395	0	0	0	0	0
1,000	0	0	1,000	0	0	0	0	0
12,352	0	0	12,352	0	0	0	0	0
324	0	0	324	0	0	0	0	0
5,080,820	278,410	2,706,433	8,065,663	6,371	1,372,314	115,901	1,415,925	2,904,140
2,612,692	105,687	986,441	3,704,820	2,172	796,124	65,752	748,243	1,610,119
2,468,128	172,723	1,719,992	4,360,843	4,199	576,190	50,149	667,682	1,294,021
728,785	9,586	51,758	790,129	679	103,059	2,651	22,495	128,205
388,698	1,700	3,205	393,603	0	62,193	600	3,450	66,243
155,415	300	5,510	161,225	88	0	0	950	950
11,356	68	74	11,498	14	508	0	150	658
22,372	722	1,198	24,292	0	24	0	0	24
150,944	6,796	41,771	199,511	577	40,334	2,051	17,945	60,330
5,809,605	287,996	2,758,191	8,855,792	7,050	1,475,373	118,552	1,438,420	3,032,345
0	0	0	0	0	0	0	0	0
65,944	2,599	27,026	95,569	3	17,522	1,363	23,768	42,653
65,571	2,584	24,962	93,117	3	14,676	988	12,274	27,938
280	15	1,053	1,348	0	1,353	90	5,881	7,324
93	0	1,011	1,104	0	1,493	285	5,613	7,391
465,227	22,904	227,486	715,617	4,999	129,132	11,075	127,124	267,331
23,103	1,472	7,225	31,800	0	6,210	0	875	7,085
442,124	21,432	220,261	683,817	4,999	122,922	11,075	126,249	260,246
0	518	240	758	0	0	0	90	90
130,135	5,553	54,352	190,040	1,350	32,480	2,892	30,070	65,442
163,415	9,047	88,967	261,429	615	82,715	7,024	74,018	163,757
142,841	6,025	67,653	216,519	2,368	6,995	977	19,027	26,999
5,733	289	9,049	15,071	666	732	182	3,044	3,958
6,340,776	313,499	3,012,703	9,666,978	12,052	1,622,027	130,990	1,589,312	3,342,329
1,573,869	90,985	934,104	2,598,958	2,147	592,651	61,737	706,180	1,360,568
5,017,253	274,568	2,684,618	7,976,439	6,349	1,336,111	112,721	1,402,655	2,851,487
3,640,343	171,194	1,613,007	5,424,544	1,582	848,599	65,262	799,985	1,713,846
1,843	64	1,184	3,091	0	1,026	0	1,623	2,649
15.4	12.4	7.3	12.8	4.4	16.0	16.5	10.9	13.6
10.3	17.7	27.4	15.9	7.2	13.0	15.0	18.8	15.8
13.2	11.6	9.2	11.9	55.0	12.4	16.6	16.1	14.3
58.0	55.9	54.6	56.9	13.2	55.2	49.6	52.1	53.5
3.0	2.3	1.5	2.5	20.2	3.5	2.2	2.2	2.8
7.3	7.3	7.6	7.4	41.5	8.0	8.5	8.0	8.0
9.6	9.9	10.2	9.8	46.3	11.0	12.2	10.8	11.0
199	24	500	723	3	38	6	138	182

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	929,650	320,317	453,524	1,703,491	1,718
Currency and coin	50,111	23,075	71,030	144,216	198
Reserve with Federal Reserve banks (member banks)	244,050	108,675	0	352,725	0
Demand balances with banks in U.S. (except American branches of foreign banks)	166,779	63,603	361,303	591,685	1,492
Other balances with banks in United States	134	0	999	1,133	20
Balances with banks in foreign countries	2,407	258	0	2,665	0
Cash items in process of collection	466,169	124,706	20,192	611,067	8
INVESTMENT SECURITIES - TOTAL	1,123,370	578,908	1,807,074	3,509,352	27,149
U.S. Treasury securities	505,986	248,937	813,351	1,568,274	7,853
Securities of other U.S. Government agencies and corps	62,852	57,983	280,366	401,201	50
Obligations of States and subdivisions	529,538	264,329	696,920	1,490,787	1,513
Other securities	24,994	7,659	16,437	49,090	17,733
TRADING ACCOUNT SECURITIES	45,540	6,923	5,448	57,911	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	129,038	85,465	150,561	365,064	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,767,296	994,064	2,380,727	6,142,087	5,971
Real estate loans - total	513,030	330,238	849,007	1,692,275	2,068
Secured by farmland	30,133	38,610	155,900	224,643	359
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	47,253	47,089	70,507	164,849	42
Guaranteed by Veterans Administration	17,645	11,948	29,910	59,503	0
Not insured or guaranteed by FHA or VA	232,090	128,120	344,114	704,324	1,029
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	754	90	1,074	1,918	0
Not insured by FHA	15,665	4,931	8,255	28,851	0
Secured by other properties	169,490	99,450	239,247	508,187	638
Loans to domestic commercial and foreign banks	13,939	1,635	2,029	17,603	0
Loans to other financial institutions	204,666	37,048	60,779	302,493	83
Loans to brokers and dealers in securities	26,845	2,837	3,910	33,592	0
Other loans for purchasing or carrying securities	30,459	14,263	37,933	82,655	56
Loans to farmers (excluding loans on real estate)	122,053	48,160	264,560	434,773	570
Commercial and industrial loans (incl. open market paper)	1,193,998	316,892	440,692	1,951,582	1,640
Other loans to individuals - total	625,820	208,125	709,305	1,543,250	1,424
Passenger automobile instalment loans	164,560	86,095	353,872	604,527	372
Credit cards and related plans:					
Retail (charge account) credit card plans	40,551	16,925	1,043	58,519	0
Check credit and revolving credit plans	8,284	1,563	3,914	13,761	0
Other retail consumer instalment loans	69,742	21,805	93,099	184,646	28
Residential repair and modernization instalment loans	23,781	10,803	30,966	65,550	1
Other instalment loans for personal expenditures	34,332	23,533	73,229	131,094	981
Single-payment loans for personal expenditures	284,570	47,401	153,182	485,153	42
All other loans (including overdrafts)	36,486	34,866	12,512	83,864	130
TOTAL LOANS AND SECURITIES	4,065,244	1,665,360	4,343,810	10,074,414	33,120
Bank premises, furniture and fixtures, and other assets representing bank premises	57,059	16,225	54,589	127,873	1,904
Real estate owned other than bank premises	3,720	1,689	3,444	8,853	152
Investments in subsidiaries not consolidated	3,296	15	199	3,510	0
Customers' liabilities on acceptances outstanding	16,802	89	1,120	18,011	0
Other assets	68,214	20,053	32,244	120,511	370
TOTAL ASSETS	5,143,985	2,023,748	4,888,930	12,056,663	37,264

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
116,488	68,936	22,509	207,933	53	467,014	9,143	113,421	589,578	229
10,083	5,718	3,518	19,319	2	24,988	761	14,300	40,049	0
44,265	21,279	0	65,544	0	178,115	4,068	0	182,183	0
27,074	18,770	17,478	63,322	51	88,461	4,124	95,790	188,375	229
0	0	394	394	0	0	0	115	115	0
146	5	33	184	0	312	0	0	312	0
34,920	23,164	1,086	59,170	0	175,138	190	3,216	178,544	0
245,430	143,665	97,899	486,994	124	561,309	22,029	379,323	962,661	474
112,063	74,151	51,031	237,245	124	236,960	15,578	200,394	452,932	372
15,386	11,585	11,913	38,884	0	65,000	3,047	74,066	142,113	0
115,633	56,989	34,955	207,577	0	253,462	3,293	102,050	358,805	0
2,348	940	0	3,288	0	5,887	111	2,813	8,811	102
1,050	0	0	1,050	0	24,730	0	0	24,730	0
5,100	5,600	3,285	13,985	0	47,679	1,050	28,620	77,349	0
483,645	270,335	148,093	902,073	0	1,259,643	28,914	670,829	1,959,386	2,419
127,169	67,277	31,798	226,244		152,538	2,789	81,826	237,153	86
5,721	4,275	5,121	15,117		21,324	985	18,171	40,480	86
32,517	21,964	5,424	59,905		11,257	169	5,473	16,899	0
7,796	4,870	505	13,171		4,535	0	2,835	7,370	0
47,931	22,193	12,399	82,523		44,951	808	29,394	75,153	0
169	0	26	195		87	0	19	106	0
1,554	581	145	2,280		1,127	100	1,137	2,364	0
31,481	13,394	8,178	53,053		69,257	727	24,797	94,781	0
350	120	200	670		8,988	0	1,282	10,270	0
2,681	1,221	215	4,117		24,213	0	3,705	27,918	48
0	60	0	60		2,448	0	677	3,125	0
1,702	2,932	737	5,371		37,236	0	2,341	39,577	15
102,053	74,346	52,896	229,295		400,241	16,465	319,356	736,062	0
118,161	56,520	27,342	202,023		337,232	5,015	117,893	460,140	0
128,917	63,508	33,948	226,373		282,360	4,504	137,381	424,245	2,270
55,690	26,437	15,791	97,918		90,978	1,744	57,050	149,772	1,121
476	8	0	484		27,947	0	44	27,991	0
1,492	685	0	2,177		2,213	44	389	2,646	0
24,410	11,586	5,758	41,754		38,572	1,054	15,097	54,723	195
6,793	3,751	1,762	12,306		14,150	191	5,151	19,492	114
18,282	12,303	4,959	35,544		22,927	496	18,471	41,894	250
21,774	8,738	5,678	36,190		85,573	975	41,179	127,727	590
2,612	4,351	957	7,920		14,387	141	6,368	20,896	0
735,225	419,600	249,277	1,404,102	124	1,893,361	51,993	1,078,772	3,024,126	2,893
17,196	8,059	3,757	29,012	23	43,638	275	13,427	57,340	122
898	386	275	1,559	0	1,749	10	1,237	2,996	0
0	0	0	0	0	45	0	0	45	0
473	30	2	505	0	182	0	0	182	0
10,296	3,843	1,804	15,943	2	24,029	121	5,653	29,803	556
880,576	500,854	277,624	1,659,054	202	2,430,018	61,542	1,212,510	3,704,070	3,800

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,270,513	1,481,553	3,791,912	8,543,978	11,043
Individuals, partnerships, and corporations - demand	1,832,905	723,337	1,667,912	4,224,154	7,495
Individuals, partnerships, and corporations - time	1,400,955	743,317	2,083,834	4,228,106	3,376
Savings deposits	536,922	297,699	770,717	1,605,338	784
Deposits accumulated for payment of personal loans	145	51	2,753	2,949	0
Other deposits of individuals, partnerships, and corps.	863,888	445,567	1,310,364	2,619,819	2,592
Certified and officers' checks, letters of credit, travelers' checks, etc	36,653	14,899	40,166	91,718	172
GOVERNMENT DEPOSITS - TOTAL	284,633	134,552	427,192	846,377	1,302
United States Government - demand	93,729	47,882	45,550	187,161	159
United States Government - time	299	0	1,370	1,669	0
States and subdivisions - demand	101,670	46,624	203,251	351,545	343
States and subdivisions - time	88,935	40,046	177,021	306,002	800
DOMESTIC INTERBANK DEPOSITS - TOTAL	580,187	130,742	66,299	777,228	740
Commercial banks in the United States - demand	579,542	130,732	66,192	776,466	740
Commercial banks in the United States - time	645	10	107	762	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	5,001	921	0	5,922	0
Foreign governments, central banks, etc. - demand	147	0	0	147	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	3,708	921	0	4,629	0
Banks in foreign countries - time	1,146	0	0	1,146	0
TOTAL DEPOSITS	4,140,334	1,747,768	4,285,403	10,173,505	13,085
Demand	2,648,354	964,395	2,023,071	5,635,820	8,909
Time	1,491,980	783,373	2,262,332	4,537,685	4,176
MISCELLANEOUS LIABILITIES - TOTAL	467,590	81,168	136,658	685,416	1,908
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	342,471	43,877	49,203	435,551	0
Other liabilities for borrowed money	6,159	9,413	5,085	20,657	875
Mortgage indebtedness	1,909	192	2,177	4,278	0
Acceptances outstanding	16,846	89	1,124	18,059	0
Other liabilities	100,205	27,597	79,069	206,871	1,033
TOTAL LIABILITIES	4,607,924	1,828,936	4,422,061	10,858,921	14,993
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	55,005	18,196	42,899	116,100	3
Reserve for bad debt losses on loans	52,119	17,214	35,434	104,767	1
Other reserves on loans	1,788	371	1,733	3,892	0
Reserves on securities	1,098	611	5,732	7,441	2
CAPITAL ACCOUNTS - TOTAL	481,056	176,616	423,970	1,081,642	22,268
Capital notes and debentures	26,843	1,700	12,172	40,715	0
Equity capital - total	454,213	174,916	411,798	1,040,927	22,268
Preferred stock	3,619	0	100	3,719	0
Common stock	116,065	50,238	110,079	276,382	7,750
Surplus	176,592	69,429	142,103	388,124	5,902
Undivided profits	151,217	53,737	153,586	358,540	8,590
Reserve for contingencies and other capital reserves	6,720	1,512	5,930	14,162	26
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,143,985	2,023,748	4,888,930	12,056,663	37,264
MEMORANDA					
Demand deposits adjusted[6]	1,508,914	661,075	1,891,137	4,061,126	8,002
Average of total deposits for the 15 calendar days ending with call date	4,034,531	1,709,319	4,247,598	9,991,448	12,854
Average of total loans for the 15 calendar days ending with call date	2,787,622	1,027,145	2,446,466	6,261,233	5,972
Unearned discount on instalment loans included in total capital accounts	1,517	692	5,720	7,929	7
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.1	15.8	9.3	14.1	4.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.1	15.2	22.4	16.3	21.2
Other securities	11.7	13.8	14.7	13.3	51.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.3	53.3	51.8	54.0	16.0
Other assets	2.9	1.9	1.9	2.3	6.5
Total capital accounts	9.4	8.7	8.7	9.0	59.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	13.0	12.1	11.7	12.3	80.4
NUMBER OF BANKS	98	72	494	664	7

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
659,440	369,496	216,567	1,245,503	0	1,692,630	48,370	974,231	2,715,231	0
244,320	146,379	84,601	475,300	0	806,613	26,043	470,435	1,303,091	0
409,913	219,308	129,972	759,193	0	873,596	22,180	497,565	1,393,341	0
114,000	60,455	34,673	209,128	0	216,887	5,945	107,746	330,578	0
0	0	0	0	0	0	0	111	111	0
295,913	158,853	95,299	550,065	0	656,709	16,235	389,708	1,062,652	0
5,207	3,809	1,994	11,010	0	12,421	147	6,231	18,799	0
83,820	55,627	28,821	168,268	0	169,356	5,371	87,211	261,938	0
6,672	4,472	2,495	13,639	0	51,034	794	12,731	64,559	0
3,507	1,027	610	5,144	0	86	4	87	177	0
43,748	36,197	15,098	95,043	0	91,219	3,413	53,262	147,894	0
29,893	13,931	10,618	54,442	0	27,017	1,160	21,131	49,308	0
14,917	13,955	333	29,205	0	180,693	191	4,333	185,217	0
14,917	13,867	333	29,117	0	180,693	191	4,313	185,197	0
0	88	0	88	0	0	0	20	20	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
57	18	0	75	0	410	0	0	410	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
57	18	0	75	0	410	0	0	410	0
0	0	0	0	0	0	0	0	0	0
758,234	439,096	245,721	1,443,051	0	2,043,089	53,932	1,065,775	3,162,796	0
314,921	204,742	104,521	624,184	0	1,142,390	30,588	546,972	1,719,950	0
443,313	234,354	141,200	818,867	0	900,699	23,344	518,803	1,442,846	0
53,803	17,423	5,921	77,147	2	160,462	1,209	17,640	179,311	3,070
18,300	3,325	400	22,025	0	122,982	0	970	123,952	0
3,625	750	1,304	5,679	0	5,374	800	4,349	10,523	744
83	0	0	83	0	216	0	275	491	0
473	30	28	531	0	182	0	0	182	0
31,322	13,318	4,189	48,829	2	31,708	409	12,046	44,163	2,326
812,037	456,519	251,642	1,520,198	2	2,203,551	55,141	1,083,415	3,342,107	3,070
0	0	0	0	0	0	0	0	0	0
10,632	6,207	3,577	20,416	0	27,523	670	13,246	41,439	0
9,560	5,200	2,560	17,320	0	24,768	620	10,357	35,745	0
60	463	762	1,285	0	1,107	0	1,884	2,991	0
1,012	544	255	1,811	0	1,648	50	1,005	2,703	0
57,907	38,128	22,405	118,440	200	198,944	5,731	115,849	320,524	730
1,085	600	131	1,816	0	3,300	0	1,288	4,588	0
56,822	37,528	22,274	116,624	200	195,644	5,731	114,561	315,936	730
0	0	0	0	0	108	0	396	504	0
22,202	14,705	8,028	44,935	100	48,471	1,185	32,594	82,250	335
22,476	15,055	7,805	45,336	20	66,936	2,545	41,153	110,634	125
11,951	7,520	6,291	25,762	80	76,771	1,523	38,007	116,301	270
193	248	150	591	0	3,358	478	2,411	6,247	0
880,576	500,854	277,624	1,659,054	202	2,430,018	61,542	1,212,510	3,704,070	3,800
258,412	163,239	100,607	522,258	0	735,525	29,413	526,712	1,291,650	0
749,332	433,260	244,479	1,427,071	0	2,009,402	53,408	1,061,637	3,124,447	0
483,351	273,061	145,882	902,294	0	1,256,159	29,191	671,434	1,956,784	2,210
24	88	20	132	0	1,020	47	411	1,478	0
13.2	13.8	8.1	12.5	26.2	19.2	14.9	9.4	15.9	6.0
14.5	17.1	22.7	16.6	61.4	12.4	30.3	22.6	16.1	9.8
13.5	11.6	12.6	12.8	.0	11.7	5.5	8.6	10.6	2.7
55.5	55.1	54.5	55.2	.0	53.8	48.7	57.7	55.0	63.7
3.3	2.5	2.1	2.8	12.4	2.9	.7	1.7	2.4	17.8
6.6	7.6	8.1	7.1	99.0	8.2	9.3	9.6	8.7	19.2
8.9	10.7	11.0	9.8	800.0	11.5	15.6	12.9	12.0	22.8
49	41	46	136	1	126	11	301	438	5

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	97,688	38,777		136,465
Currency and coin	24,052	16,259		40,311
Reserve with Federal Reserve banks (member banks)	37,852	0		37,852
Demand balances with banks in U.S. (except American branches of foreign banks)	15,285	10,840		26,125
Other balances with banks in United States	0	0		0
Balances with banks in foreign countries	0	0		0
Cash items in process of collection	20,499	11,678		32,177
INVESTMENT SECURITIES - TOTAL	197,204	105,653		302,857
U.S. Treasury securities	88,223	58,103		146,326
Securities of other U.S. Government agencies and corps.	10,367	3,227		13,594
Obligations of States and subdivisions	97,315	43,496		140,811
Other securities	1,299	827		2,126
TRADING ACCOUNT SECURITIES	0	0		0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	42,800	5,300		48,100
OTHER LOANS AND DISCOUNTS - TOTAL	450,354	218,186		668,540
Real estate loans - total	165,001	66,763		231,764
Secured by farmland	1,754	939		2,693
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	15,194	5,802		20,996
Guaranteed by Veterans Administration	3,028	1,396		4,424
Not insured or guaranteed by FHA or VA	44,268	10,113		54,381
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	0	0		0
Not insured by FHA	2,390	3,670		6,060
Secured by other properties	98,367	44,843		143,210
Loans to domestic commercial and foreign banks	500	0		500
Loans to other financial institutions	6,928	912		7,840
Loans to brokers and dealers in securities	3,000	0		3,000
Other loans for purchasing or carrying securities	809	1,202		2,011
Loans to farmers (excluding loans on real estate)	13,252	854		14,106
Commercial and industrial loans (incl. open market paper)	119,644	102,575		222,219
Other loans to individuals - total	138,081	44,418		182,499
Passenger automobile instalment loans	43,147	23,543		66,690
Credit cards and related plans:				
Retail (charge account) credit card plans	10,039	2,177		12,216
Check credit and revolving credit plans	3,937	1,902		5,839
Other retail consumer instalment loans	39,178	5,398		44,576
Residential repair and modernization instalment loans	5,417	2,678		8,095
Other instalment loans for personal expenditures	15,570	5,722		21,292
Single-payment loans for personal expenditures	20,793	2,998		23,791
All other loans (including overdrafts)	3,139	1,462		4,601
TOTAL LOANS AND SECURITIES	690,358	329,139		1,019,497
Bank premises, furniture and fixtures, and other assets representing bank premises	24,892	9,375		34,267
Real estate owned other than bank premises	987	283		1,270
Investments in subsidiaries not consolidated	0	0		0
Customers' liabilities on acceptances outstanding	0	0		0
Other assets	6,701	3,531		10,232
TOTAL ASSETS	820,626	381,105		1,201,731

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
110,759	14,669		125,428	1,452	1,351,878	431,591	218,783	2,002,252	116
22,482	4,123		26,605	367	242,925	68,390	39,414	350,729	3
25,243	105		25,348	0	418,509	139,738	0	558,247	0
27,339	8,921		36,260	682	293,713	67,034	145,393	506,140	113
40	186		226	400	1,180	1,673	50	2,903	0
54	2		56	0	911	114	595	1,620	0
35,601	1,332		36,933	3	394,640	154,642	33,331	582,613	0
152,300	57,396		209,696	3,501	3,047,733	892,680	561,032	4,501,445	265
77,327	22,700		100,027	2,362	986,436	261,424	188,772	1,436,632	43
2,556	5,303		7,859	0	212,952	76,376	55,123	344,451	122
70,173	19,389		89,562	714	1,782,240	537,184	299,529	2,618,953	0
2,244	10,004		12,248	425	66,105	17,696	17,608	101,409	100
0	0		0	0	8,493	5,742	0	14,235	0
19,955	12,395		32,350	1,950	179,310	104,140	70,608	354,058	0
399,285	181,984		581,269	10,952	5,708,775	1,892,093	1,054,523	8,655,391	0
107,288	124,413		231,701		2,290,623	750,218	405,824	3,446,665	
1,231	1,901		3,132		15,866	1,329	1,753	18,948	
5,205	13,380		18,585		320,387	98,539	23,846	442,772	
3,621	10,581		14,202		151,307	26,322	17,767	195,396	
65,640	68,273		133,913		1,117,913	359,798	220,353	1,698,064	
0	0		0		31,585	14,247	0	45,832	
620	1,481		2,101		25,236	28,961	2,637	56,834	
30,971	28,797		59,768		628,329	221,022	139,468	988,819	
0	550		550		6,312	3,474	15,310	25,096	
3,048	161		3,209		156,529	124,575	13,320	294,424	
347	0		347		31,503	14,229	11,357	57,089	
833	819		1,652		23,164	6,485	2,916	32,565	
4,195	718		4,913		11,804	3,524	721	16,049	
121,243	18,432		139,675		1,547,796	415,757	254,279	2,217,832	
151,695	36,551		188,246		1,493,382	509,151	328,420	2,330,953	
63,164	11,962		75,126		481,785	112,631	93,533	687,949	
4,452	583		5,035		12,867	11,697	5,162	29,726	
2,028	48		2,076		24,416	9,787	11,629	45,832	
20,558	2,571		23,129		132,867	38,963	36,131	207,961	
5,062	1,036		6,098		87,924	81,962	24,551	194,437	
23,501	8,216		31,717		289,259	116,285	49,691	455,235	
32,930	12,135		45,065		464,264	137,826	107,723	709,813	
10,636	340		10,976		147,662	64,680	22,376	234,718	
571,540	251,775		823,315	16,403	8,944,311	2,894,655	1,686,163	13,525,129	265
13,581	4,241		17,822	1,684	164,811	55,232	37,971	258,014	42
258	223		481	0	3,357	389	811	4,557	0
0	0		0	0	2,513	989	270	3,772	0
0	0		0	0	4,136	863	457	5,456	0
3,349	1,381		4,730	8	88,900	31,311	16,954	137,165	2,721
699,487	272,289		971,776	19,547	10,559,906	3,415,030	1,961,409	15,936,345	3,144

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	603,156	263,453		866,609
Individuals, partnerships, and corporations - demand	262,614	124,536		387,150
Individuals, partnerships, and corporations - time	330,464	131,854		462,318
Savings deposits	213,238	75,485		288,723
Deposits accumulated for payment of personal loans	0	468		468
Other deposits of individuals, partnerships, and corps.	117,226	55,901		173,127
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,078	7,063		17,141
GOVERNMENT DEPOSITS - TOTAL	127,133	73,540		200,673
United States Government - demand	13,199	7,578		20,777
United States Government - time	88	10		98
States and subdivisions - demand	43,254	4,691		47,945
States and subdivisions - time	70,592	61,261		131,853
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,470	1,392		2,862
Commercial banks in the United States - demand	870	1,392		2,262
Commercial banks in the United States - time	600	0		600
Mutual savings banks in the United States - demand	0	0		0
Mutual savings banks in the United States - time	0	0		0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	124	10		134
Foreign governments, central banks, etc. - demand	0	0		0
Foreign governments, central banks, etc. - time	0	0		0
Banks in foreign countries - demand	124	10		134
Banks in foreign countries - time	0	0		0
TOTAL DEPOSITS	731,883	338,395		1,070,278
Demand	330,139	145,270		475,409
Time	401,744	193,125		594,869
MISCELLANEOUS LIABILITIES - TOTAL	21,338	15,778		37,116
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	0	7,000		7,000
Other liabilities for borrowed money	0	0		0
Mortgage indebtedness	1,100	0		1,100
Acceptances outstanding	0	0		0
Other liabilities	20,238	8,778		29,016
TOTAL LIABILITIES	753,221	354,173		1,107,394
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0		0
RESERVES ON LOANS AND SECURITIES - TOTAL	6,635	4,046		10,681
Reserve for bad debt losses on loans	6,285	4,046		10,331
Other reserves on loans	350	0		350
Reserves on securities	0	0		0
CAPITAL ACCOUNTS - TOTAL	60,770	22,886		83,656
Capital notes and debentures	0	2,975		2,975
Equity capital - total	60,770	19,911		80,681
Preferred stock	0	0		0
Common stock	22,475	8,911		31,386
Surplus	20,565	5,697		26,262
Undivided profits	17,680	5,243		22,923
Reserve for contingencies and other capital reserves	50	60		110
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	820,626	381,105		1,201,731
MEMORANDA				
Demand deposits adjusted[6]	295,571	124,622		420,193
Average of total deposits for the 15 calendar days ending with call date	721,838	336,759		1,058,597
Average of total loans for the 15 calendar days ending with call date	448,853	220,856		669,709
Unearned discount on instalment loans included in total capital accounts	0	0		0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	11.9	10.2		11.4
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.0	16.1		13.3
Other securities	12.0	11.6		11.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	60.1	58.6		59.6
Other assets	4.0	3.5		3.8
Total capital accounts	7.4	6.0		7.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.6	8.1		9.1
NUMBER OF BANKS	4	4[18]		8

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
499,362	227,314		726,676	16,272	8,372,297	2,683,614	1,521,037	12,576,948	0
275,149	43,794		318,943	2,404	3,369,144	1,204,880	571,698	5,145,722	0
216,862	182,171		399,033	13,691	4,857,565	1,442,461	928,763	7,228,789	0
122,338	150,070		272,408	13,669	3,383,603	992,651	601,086	4,977,340	0
439	0		439	0	0	11	5	16	0
94,085	32,101		126,186	22	1,473,962	449,799	327,672	2,251,433	0
7,351	1,349		8,700	177	145,588	36,273	20,576	202,437	0
63,463	13,233		76,696	0	699,440	205,055	191,791	1,096,286	0
20,711	3,554		24,265	0	134,562	48,095	17,294	199,951	0
75	0		75	0	519	10	107	636	0
37,164	6,973		44,137	0	414,664	106,561	122,590	643,815	0
5,513	2,706		8,219	0	149,695	50,389	51,800	251,884	0
14,684	665		15,349	0	121,537	40,138	2,289	163,964	0
1,894	165		2,059	0	92,062	32,164	939	125,165	0
0	0		0	0	320	148	0	468	0
12,040	500		12,540	0	27,155	7,752	1,350	36,257	0
750	0		750	0	2,000	74	0	2,074	0
0	0		0	0	11,844	1,368	0	13,212	0
0	0		0	0	0	0	0	0	0
0	0		0	0	0	0	0	0	0
0	0		0	0	1,819	1,368	0	3,187	0
0	0		0	0	10,025	0	0	10,025	0
577,509	241,212		818,721	16,272	9,205,118	2,930,175	1,715,117	13,850,410	0
354,309	56,335		410,644	2,581	4,184,994	1,437,093	734,447	6,356,534	0
223,200	184,877		408,077	13,691	5,020,124	1,493,082	980,670	7,493,876	0
44,577	6,122		50,699	289	434,421	146,423	55,414	636,258	250
7,375	0		7,375	0	85,380	17,293	1,050	103,723	0
2,177	20		2,197	0	4,871	11,266	100	16,237	0
0	0		0	0	9,838	9,706	2,350	21,894	0
0	0		0	0	4,694	863	457	6,014	0
35,025	6,102		41,127	289	329,638	107,295	51,457	488,390	250
622,086	247,334		869,420	16,561	9,639,539	3,076,598	1,770,531	14,486,668	250
0	0		0	0	0	0	0	0	0
8,032	2,414		10,446	0	122,072	43,105	21,947	187,124	0
7,350	2,323		9,673	0	118,395	42,788	19,672	180,855	0
0	77		77	0	1,579	75	2,089	3,743	0
682	14		696	0	2,098	242	186	2,526	0
69,369	22,541		91,910	2,986	798,295	295,327	168,931	1,262,553	2,894
400	0		400	0	39,178	13,882	11,139	64,199	0
68,969	22,541		91,510	2,986	759,117	281,445	157,792	1,198,354	2,894
0	75		75	0	25	0	1,729	1,754	0
13,695	4,073		17,768	473	215,489	65,097	55,481	336,067	200
37,067	11,250		48,317	651	353,803	134,444	65,438	553,685	200
17,145	6,972		24,117	1,723	174,351	66,680	29,105	270,136	2,494
1,062	171		1,233	139	15,449	15,224	6,039	36,712	0
699,487	272,289		971,776	19,547	10,559,906	3,415,030	1,961,409	15,936,345	3,144
296,103	51,284		347,387	2,578	3,563,730	1,202,192	682,883	5,448,805	0
568,440	238,001		806,441	16,100	9,081,129	2,832,933	1,696,799	13,610,861	0
398,424	187,056		585,480	10,900	5,727,175	1,924,949	1,093,170	8,745,294	0
1,628	118		1,746	0	1,863	54	67	1,984	0
15.8	5.4		12.9	7.4	12.8	12.6	11.2	12.6	3.7
11.4	10.3		11.1	12.1	11.4	9.9	12.4	11.2	5.2
10.4	10.8		10.5	5.8	17.6	16.4	16.2	17.2	3.2
59.9	71.4		63.1	66.0	55.8	58.5	57.4	56.5	.0
2.5	2.1		2.4	8.7	2.5	2.6	2.9	2.6	87.9
9.9	8.3		9.5	15.3	7.6	8.6	8.6	7.9	92.0
13.6	9.6		12.3	19.0	9.7	10.8	10.9	10.1	97.0
50	24[19]		74	2	131	32	51	214	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

ASSETS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	157,901	7,903	79,531	245,335
Currency and coin	20,386	1,600	8,299	30,285
Reserve with Federal Reserve banks (member banks)	43,498	2,438	0	45,936
Demand balances with banks in U.S. (except American branches of foreign banks)	59,901	3,704	51,195	114,800
Other balances with banks in United States	20	0	320	340
Balances with banks in foreign countries	0	0	0	0
Cash items in process of collection	34,096	161	19,717	53,974
INVESTMENT SECURITIES - TOTAL	251,995	19,250	136,766	408,011
U.S. Treasury securities	111,990	11,458	50,480	173,928
Securities of other U.S. Government agencies and corps	14,089	50	19,642	33,781
Obligations of States and subdivisions	124,326	7,653	64,837	196,816
Other securities	1,590	89	1,807	3,486
TRADING ACCOUNT SECURITIES	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	41,400	400	7,450	49,250
OTHER LOANS AND DISCOUNTS - TOTAL	539,240	27,996	240,924	808,160
Real estate loans - total	83,993	5,949	44,393	134,335
Secured by farmland	5,971	753	3,613	10,337
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	5,753	298	2,111	8,162
Guaranteed by Veterans Administration	2,047	2	508	2,557
Not insured or guaranteed by FHA or VA	25,277	2,617	13,892	41,786
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,311	0	0	1,311
Not insured by FHA	2,263	0	3,453	5,716
Secured by other properties	41,371	2,279	20,816	64,466
Loans to domestic commercial and foreign banks	0	0	0	0
Loans to other financial institutions	13,948	390	3,566	17,904
Loans to brokers and dealers in securities	1,181	0	0	1,181
Other loans for purchasing or carrying securities	3,000	18	3,212	6,230
Loans to farmers (excluding loans on real estate)	59,092	4,793	25,085	88,970
Commercial and industrial loans (incl. open market paper)	181,615	8,192	88,159	277,966
Other loans to individuals - total	173,190	8,495	72,734	254,419
Passenger automobile instalment loans	79,545	4,421	33,803	117,769
Credit cards and related plans:				
Retail (charge account) credit card plans	7,559	0	0	7,559
Check credit and revolving credit plans	632	0	2,384	3.016
Other retail consumer instalment loans	19,795	323	8,541	28,659
Residential repair and modernization instalment loans	6,250	46	6,156	12,452
Other instalment loans for personal expenditures	26,273	1,833	13,883	41,989
Single-payment loans for personal expenditures	33,136	1,872	7,967	42,975
All other loans (including overdrafts)	23,221	159	3,775	27,155
TOTAL LOANS AND SECURITIES	832,635	47,646	385,140	1,265,421
Bank premises, furniture and fixtures, and other assets representing bank premises	17,086	1,047	9,719	27,852
Real estate owned other than bank premises	2,480	64	845	3,389
Investments in subsidiaries not consolidated	120	0	0	120
Customers' liabilities on acceptances outstanding	16	0	517	533
Other assets	10,153	237	5,522	15,912
TOTAL ASSETS	1,020,391	56,897	481,274	1,558,562

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[2]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[20]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
10,803,700	14,671,216	272,780	25,747,696	621,334	814,115	291,053		1,105,168	4,933
387,163	417,037	31,081	835,281	16,503	94,653	66,956		161,609	1,621
2,961,397	2,417,690	0	5,379,087	0	250,087	735		250,822	0
632,159	450,728	217,210	1,300,097	517,299	79,914	172,197		252,111	1,666
17,569	9,394	381	27,344	11,754	646	1,380		2,026	0
21,683	90,902	3,277	115,862	55,191	2,247	0		2,247	0
6,783,729	11,285,465	20,831	18,090,025	20,587	386,568	49,785		436,353	1,646
8,090,742	8,232,496	637,931	16,961,169	417,441	1,023,028	789,590		1,812,618	13,434
3,153,824	2,884,695	204,718	6,243,237	139,490	262,991	276,176		539,167	9,325
265,598	415,255	72,712	753,565	101,135	90,632	86,552		177,184	0
4,430,590	4,752,001	351,657	9,534,248	131,597	657,934	407,380		1,065,314	4,109
240,730	180,545	8,844	430,119	45,219	11,471	19,482		30,953	0
428,833	577,835	0	1,006,668	4,072	39,671	1,819		41,490	0
487,271	540,178	52,300	1,079,749	274,351	16,296	36,398		52,694	7,000
26,536,033	28,471,417	1,310,002	56,317,452	1,180,304	2,734,345	1,541,883		4,276,228	17,734
4,195,858	2,826,339	235,571	7,257,768	158,010	304,850	410,268		715,118	
68,517	46,581	5,878	120,976	1,397	15,883	61,493		77,376	
410,132	208,369	22,609	641,110	85,466	18,526	3,897		22,423	
317,236	166,600	14,679	498,515	47,778	26,695	1,221		27,916	
1,568,480	949,723	105,249	2,623,452	10,206	112,846	159,841		272,687	
43,795	179,919	867	224,581	1,397	0	173		173	
253,741	113,908	5,240	372,889	0	30,864	13,025		43,889	
1,533,957	1,161,239	81,049	2,776,245	11,766	100,036	170,618		270,654	
622,248	724,399	6,833	1,353,480	60,554	9,373	3,410		12,783	
1,935,826	2,596,044	43,107	4,574,977	116,791	73,662	21,926		95,588	
716,046	1,803,610	24,023	2,543,679	82,925	17,233	10,258		27,491	
281,095	514,597	12,545	808,237	13,480	7,381	18,995		26,376	
85,410	67,199	11,033	163,642	3,129	38,344	90,109		128,453	
14,479,289	15,613,454	600,508	30,693,251	637,802	1,304,471	371,486		1,675,957	
3,500,676	3,315,396	345,744	7,161,816	74,200	899,800	602,614		1,502,414	
724,230	585,553	123,173	1,432,956	46,129	344,976	229,846		574,822	
282,577	182,295	16,082	480,954	0	71,591	26,242		97,833	
139,618	141,502	16,203	297,323	0	24,963	1,799		26,762	
196,858	140,956	22,108	359,922	5	146,042	87,547		233,589	
223,554	147,073	40,261	410,888	25	42,129	21,307		63,436	
840,286	655,802	98,149	1,594,237	4,178	121,647	121,511		243,158	
1,093,553	1,462,215	29,768	2,585,536	23,863	148,452	114,362		262,814	
719,585	1,010,379	30,638	1,760,602	33,413	79,231	12,817		92,048	
35,542,879	37,821,926	2,000,233	75,365,038	1,876,168	3,813,340	2,369,690		6,183,030	38,168
549,338	566,285	29,553	1,145,176	15,244	81,765	63,458		145,223	358
15,116	20,959	406	36,481	27	865	2,894		3,759	25
240,790	93,323	0	334,113	1,585	3,504	230		3,734	0
1,017,147	1,354,428	35,021	2,406,596	63,242	14,645	4,410		19,055	0
1,056,964	1,176,455	35,093	2,268,512	151,464	72,267	26,934		99,201	200
49,225,934	55,704,592	2,373,086	107,303,612	2,729,064	4,800,501	2,758,669		7,559,170	43,684

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	714,028	44,519	309,366	1,067,913
Individuals, partnerships, and corporations - demand	358,628	22,140	150,724	531,492
Individuals, partnerships, and corporations - time	338,225	21,915	151,771	511,911
Savings deposits	173,870	12,842	67,070	253,782
Deposits accumulated for payment of personal loans	0	0	0	0
Other deposits of individuals, partnerships, and corps.	164,355	9,073	84,701	258,129
Certified and officers' checks, letters of credit, travelers' checks, etc	17,175	464	6,871	24,510
GOVERNMENT DEPOSITS - TOTAL	154,253	6,594	109,900	270,747
United States Government - demand	33,960	635	6,804	41,399
United States Government - time	7,902	0	2,258	10,160
States and subdivisions - demand	50,040	2,984	51,259	104,283
States and subdivisions - time	62,351	2,975	49,579	114,905
DOMESTIC INTERBANK DEPOSITS - TOTAL	21,714	0	3,965	25,679
Commercial banks in the United States - demand	21,714	0	3,865	25,579
Commercial banks in the United States - time	0	0	100	100
Mutual savings banks in the United States - demand	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	0	0	0	0
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	889,995	51,113	423,231	1,364,339
Demand	481,517	26,223	219,523	727,263
Time	408,478	24,890	203,708	637,076
MISCELLANEOUS LIABILITIES - TOTAL	43,573	829	20,444	64,846
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	15,065	0	8,900	23,965
Other liabilities for borrowed money	3,463	0	0	3,463
Mortgage indebtedness	227	0	0	227
Acceptances outstanding	16	0	517	533
Other liabilities	24,802	829	11,027	36,658
TOTAL LIABILITIES	933,568	51,942	443,675	1,429,185
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	11,075	435	4,363	15,873
Reserve for bad debt losses on loans	11,067	435	4,358	15,860
Other reserves on loans	7	0	0	7
Reserves on securities	1	0	5	6
CAPITAL ACCOUNTS - TOTAL	75,748	4,520	33,236	113,504
Capital notes and debentures	1,110	180	2,400	3,690
Equity capital - total	74,638	4,340	30,836	109,814
Preferred stock	0	0	0	0
Common stock	24,268	1,395	10,917	36,580
Surplus	24,273	1,595	10,936	36,804
Undivided profits	14,569	594	5,432	20,595
Reserve for contingencies and other capital reserves	11,528	756	3,551	15,835
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,020,391	56,897	481,274	1,558,562
MEMORANDA				
Demand deposits adjusted[6]	391,747	25,427	189,137	606,311
Average of total deposits for the 15 calendar days ending with call date	859,544	50,671	417,789	1,328,004
Average of total loans for the 15 calendar days ending with call date	525,856	27,426	236,277	789,559
Unearned discount on instalment loans included in total capital accounts	1,121	68	207	1,396
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	15.5	13.9	16.5	15.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.4	20.2	14.6	13.3
Other securities	12.3	13.6	13.8	12.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.9	49.9	51.6	55.0
Other assets	2.9	2.4	3.4	3.1
Total capital accounts	7.4	7.9	6.9	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	10.1	12.0	9.5	10.0
NUMBER OF BANKS	33	6	27	66

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[2]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[20]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
27,007,170	27,650,672	1,660,472	56,318,314	863,370	3,157,555	2,060,084		5,217,639	26,093
14,860,627	15,603,651	799,247	31,263,525	482,710	1,652,513	889,723		2,542,236	21,591
10,009,802	8,307,701	800,786	19,118,289	206,880	1,472,883	1,149,187		2,622,070	4,351
5,969,211	4,321,118	467,767	10,758,096	91,619	713,778	586,673		1,300,451	3,496
1,295	1	0	1,296	0	20	1,438		1,458	0
4,039,296	3,986,582	333,019	8,358,897	115,261	759,085	561,076		1,320,161	855
2,136,741	3,739,320	60,439	5,936,500	173,780	32,159	21,174		53,333	151
3,100,948	2,551,215	173,863	5,826,026	22,440	519,472	252,959		772,431	3,628
666,248	835,723	18,943	1,520,914	22,190	140,339	29,206		169,545	2,117
28,898	21,167	2,374	52,439	0	2,999	1,026		4,025	0
1,603,804	1,018,705	54,775	2,677,284	225	137,334	71,968		209,302	828
801,998	675,620	97,771	1,575,389	25	238,800	150,759		389,559	683
2,980,593	6,895,795	19,045	9,895,433	165,272	221,050	44,439		265,489	0
2,730,997	6,268,339	9,840	9,009,176	22,927	216,153	43,346		259,499	0
61,969	172,140	3,525	237,634	800	4,897	1,093		5,990	0
178,446	439,859	5,220	623,525	93,980	0	0		0	0
9,181	15,457	460	25,098	47,565	0	0		0	0
2,949,418	3,793,053	99,811	6,842,282	325,479	5,813	0		5,813	0
376,377	416,927	4,451	797,755	66,802	0	0		0	0
1,825,938	2,333,879	35,538	4,195,355	62,216	500	0		500	0
727,283	986,427	39,330	1,753,040	184,479	5,163	0		5,163	0
19,820	55,820	20,492	96,132	11,982	150	0		150	0
36,038,129	40,890,735	1,953,191	78,882,055	1,376,561	3,903,890	2,357,482		6,261,372	29,721
23,280,523	29,308,951	992,245	53,581,719	1,047,093	2,183,661	1,055,417		3,239,078	24,687
12,757,606	11,581,784	960,946	25,300,336	329,468	1,720,229	1,302,065		3,022,294	5,034
8,595,501	10,011,318	155,387	18,762,206	1,152,493	462,932	147,019		609,951	6,683
2,346,293	1,822,546	27,715	4,196,554	72,988	207,383	17,055		224,438	6,000
125,939	187,449	14,134	327,522	197,645	26,671	5,766		32,437	0
44,882	145,278	1,184	191,344	0	4,120	6,687		10,807	0
1,040,282	1,386,172	35,021	2,461,475	83,836	14,645	4,410		19,055	0
5,038,105	6,469,873	77,333	11,585,311	798,024	210,113	113,101		323,214	683
44,633,630	50,902,053	2,108,578	97,644,261	2,529,054	4,366,822	2,504,501		6,871,323	36,404
0	0	0	0	0	0	19		19	0
768,429	733,177	28,126	1,529,732	5,288	58,702	32,507		91,209	310
765,725	727,290	26,963	1,519,978	2,303	58,551	29,478		88,029	248
1,779	2,058	971	4,808	467	5	1,432		1,437	0
925	3,829	192	4,946	2,518	146	1,597		1,743	62
3,823,875	4,069,362	236,382	8,129,619	194,722	374,977	221,642		596,619	6,970
280,464	323,613	14,684	618,761	51,088	50,000	8,745		58,745	0
3,543,411	3,745,749	221,698	7,510,858	143,634	324,977	212,897		537,874	6,970
40,624	0	0	40,624	4,540	0	672		672	0
994,891	1,039,023	74,945	2,108,859	41,700	74,458	52,166		126,624	400
1,719,194	1,759,828	89,345	3,568,367	46,698	163,736	111,186		274,922	4,600
639,755	927,557	54,638	1,621,950	28,470	82,866	48,000		130,866	1,390
148,947	19,341	2,770	171,058	22,226	3,917	873		4,790	580
49,225,934	55,704,592	2,373,086	107,303,612	2,729,064	4,800,501	2,758,669		7,559,170	43,684
13,099,549	10,919,424	942,631	24,961,604	981,389	1,440,601	933,080		2,373,681	20,924
34,029,103	39,524,668	1,941,349	75,495,120	1,372,185	3,821,765	2,349,536		6,171,301	29,700
26,172,403	27,932,230	1,320,719	55,425,352	1,161,133	2,698,813	1,566,321		4,265,134	17,566
3,100	387	40	3,527	0	119	30		149	0
21.9	26.3	11.5	24.0	22.8	17.0	10.6		14.6	11.3
6.9	5.9	11.7	6.5	8.8	7.4	13.1		9.5	21.3
10.4	9.9	15.2	10.2	6.6	14.8	15.5		15.1	9.4
54.9	52.1	57.4	53.5	53.3	57.3	57.2		57.3	56.6
5.8	5.8	4.2	5.8	8.5	3.6	3.5		3.6	1.3
7.8	7.3	10.5	7.6	15.7	7.8	8.0		7.9	16.0
10.8	10.7	13.1	10.8	21.1	10.1	10.1		10.1	23.7
172	79	43	294	26	22	81[21]		103	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	91,192	2,135	41,153	134,480	8,537
Currency and coin	7,414	288	6,425	14,127	300
Reserve with Federal Reserve banks (member banks)	37,094	1,119	0	38,213	0
Demand balances with banks in U.S. (except American branches of foreign banks)	31,585	463	32,995	65,043	8,024
Other balances with banks in United States	0	0	6	6	0
Balances with banks in foreign countries	147	3	104	254	0
Cash items in process of collection	14,952	262	1,623	16,837	213
INVESTMENT SECURITIES - TOTAL	211,594	6,943	275,149	493,686	89,937
U.S. Treasury securities	102,422	4,240	117,928	224,590	21,745
Securities of other U.S. Government agencies and corps	15,601	784	76,386	92,771	41,906
Obligations of States and subdivisions	92,298	1,859	79,591	173,748	25,154
Other securities	1,273	60	1,244	2,577	1,132
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	4,100	0	575	4,675	1,650
OTHER LOANS AND DISCOUNTS - TOTAL	440,826	14,910	346,029	801,765	47,990
Real estate loans - total	140,955	1,951	92,609	235,515	27,851
Secured by farmland	19,907	549	39,426	59,882	13,051
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	14,492	34	9,278	23,804	10,506
Guaranteed by Veterans Administration	7,264	8	797	8,069	3,805
Not insured or guaranteed by FHA or VA	63,825	766	25,544	90,135	215
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	579	0	0	579	139
Not insured by FHA	3,417	0	459	3,876	135
Secured by other properties	31,471	594	17,105	49,170	0
Loans to domestic commercial and foreign banks	760	0	770	1,530	4,266
Loans to other financial institutions	1,714	0	1,724	3,438	0
Loans to brokers and dealers in securities	5	31	2	38	2,000
Other loans for purchasing or carrying securities	1,384	201	832	2,417	0
Loans to farmers (excluding loans on real estate)	81,029	5,350	144,463	230,842	809
Commercial and industrial loans (incl. open market paper)	115,869	3,674	48,710	168,253	6,233
Other loans to individuals - total	94,212	3,348	54,042	151,602	1,121
Passenger automobile instalment loans	39,055	1,131	22,207	62,393	544
Credit cards and related plans:					
Retail (charge account) credit card plans	0	30	0	30	0
Check credit and revolving credit plans	1,010	37	0	1,047	0
Other retail consumer instalment loans	14,934	1,008	8,499	24,441	123
Residential repair and modernization instalment loans	4,987	32	1,936	6,955	23
Other instalment loans for personal expenditures	13,486	406	8,234	22,126	152
Single-payment loans for personal expenditures	20,740	704	13,166	34,610	279
All other loans (including overdrafts)	4,898	355	2,877	8,130	5,710
TOTAL LOANS AND SECURITIES	656,520	21,853	621,753	1,300,126	139,577
Bank premises, furniture and fixtures, and other assets representing bank premises	13,405	478	6,018	19,901	45
Real estate owned other than bank premises	367	0	139	506	0
Investments in subsidiaries not consolidated	0	0	200	200	300
Customers' liabilities on acceptances outstanding	453	0	184	637	0
Other assets	6,790	30	3,762	10,582	129
TOTAL ASSETS	768,727	24,496	673,209	1,466,432	148,588

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,853,807	982,948	224,081	3,060,836	881	780,961	22,465	162,525	965,951	481
234,785	127,636	49,974	412,395	288	53,099	2,168	21,272	76,539	48
566,274	294,084	0	860,358	0	225,409	6,462	0	231,871	0
386,951	186,116	157,006	730,073	592	298,245	12,727	132,128	443,100	409
809	400	387	1,596	0	1,037	75	2,498	3,610	5
3,815	2,138	0	5,953	0	333	0	0	333	0
661,173	372,574	16,714	1,050,461	1	202,838	1,033	6,627	210,498	19
3,704,089	2,159,435	849,532	6,713,056	3,930	1,215,078	37,073	382,579	1,634,730	0
1,548,908	831,773	415,291	2,795,972	2,515	562,166	20,728	212,466	795,360	0
188,328	49,343	93,467	331,138	0	34,320	1,200	18,913	54,433	0
1,904,024	1,258,090	330,293	3,492,407	1,415	538,439	14,965	147,705	701,109	0
62,829	20,229	10,481	93,539	0	80,153	180	3,495	83,828	0
4,946	1,733	0	6,679	0	10,320	0	4,224	14,544	0
258,249	154,535	78,660	491,444	400	222,596	5,750	50,111	278,457	0
7,194,616	4,347,632	1,432,503	12,974,751	5,971	2,009,168	68,986	629,274	2,707,428	996
2,055,152	1,413,091	635,400	4,103,643		363,955	14,120	107,142	485,217	
100,887	49,568	65,391	215,846		62,978	5,337	27,794	96,109	
90,634	39,655	24,449	154,738		13,646	278	1,447	15,371	
71,482	22,688	16,952	111,122		3,908	21	102	4,031	
1,150,257	605,238	409,574	2,165,069		143,347	4,459	41,613	189,419	
7,723	1,816	2,973	12,512		1,084	0	37	1,121	
51,622	78,618	7,772	138,012		6,054	0	7,303	13,357	
582,547	615,508	108,289	1,306,344		132,938	4,025	28,846	165,809	
10,131	5,537	668	16,336		2,995	0	1,956	4,951	
285,756	184,059	9,177	478,992		89,629	485	11,531	101,645	
21,775	46,405	731	68,911		5,707	0	0	5,707	
61,522	36,049	6,798	104,369		37,225	125	3,617	40,967	
88,668	45,798	60,936	195,402		192,320	23,084	107,656	323,060	
2,114,221	1,539,102	244,519	3,897,842		713,795	12,859	173,137	899,791	
2,279,123	917,023	460,560	3,656,706		523,632	17,393	220,311	761,336	
987,346	340,035	215,370	1,542,751		213,877	9,723	110,144	333,744	
137,291	35,834	8,228	181,353		15,650	0	0	15,650	
17,205	5,219	1,888	24,312		2,539	24	501	3,064	
209,354	68,839	52,113	330,306		54,615	3,110	36,243	93,968	
178,126	42,438	21,634	242,198		18,243	647	9,633	28,523	
307,475	150,778	60,680	518,933		103,934	2,187	42,405	148,526	
442,326	273,880	100,647	816,853		114,774	1,702	21,385	137,861	
278,268	160,568	13,714	452,550		79,910	920	3,924	84,754	
11,161,900	6,663,335	2,360,695	20,185,930	10,301	3,457,162	111,809	1,066,188	4,635,159	996
189,399	99,242	42,182	330,823	27	67,813	912	16,891	85,616	4
3,017	811	1,389	5,217	0	3,041	82	1,428	4,551	110
3,165	1,189	240	4,594	0	2,710	0	218	2,928	0
16,963	18,990	479	36,432	0	775	0	175	950	0
115,562	75,138	14,449	205,149	21	36,712	298	7,865	44,875	299
13,343,813	7,841,653	2,643,515	23,828,981	11,230	4,349,174	135,566	1,255,290	5,740,030	1,890

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	615,091	20,225	545,171	1,180,487	18,332
Individuals, partnerships, and corporations - demand	216,952	7,012	205,388	429,352	4,313
Individuals, partnerships, and corporations - time	390,367	13,096	336,254	739,717	13,695
Savings deposits	69,028	1,954	45,514	116,496	1,225
Deposits accumulated for payment of personal loans	4	0	14	18	0
Other deposits of individuals, partnerships, and corps.	321,335	11,142	290,726	623,203	12,470
Certified and officers' checks, letters of credit, travelers' checks, etc.	7,772	117	3,529	11,418	324
GOVERNMENT DEPOSITS - TOTAL	48,970	1,599	50,196	100,765	105,768
United States Government - demand	5,444	232	3,866	9,542	80
United States Government - time	128	0	55	183	0
States and subdivisions - demand	23,884	685	26,742	51,311	59,835
States and subdivisions - time	19,514	682	19,533	39,729	45,853
DOMESTIC INTERBANK DEPOSITS - TOTAL	10,536	35	3,092	13,663	3,449
Commercial banks in the United States - demand	10,486	25	3,051	13,562	3,449
Commercial banks in the United States - time	45	10	41	96	0
Mutual savings banks in the United States - demand	5	0	0	5	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	25	3	0	28	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	25	3	0	28	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	674,622	21,862	598,459	1,294,943	127,549
Demand	264,568	8,074	242,576	515,218	68,001
Time	410,054	13,788	355,883	779,725	59,548
MISCELLANEOUS LIABILITIES - TOTAL	30,572	461	9,497	40,530	322
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	7,625	0	100	7,725	0
Other liabilities for borrowed money	1,625	135	2,310	4,070	0
Mortgage indebtedness	230	0	0	230	0
Acceptances outstanding	453	0	184	637	0
Other liabilities	20,639	326	6,903	27,868	322
TOTAL LIABILITIES	705,194	22,323	607,956	1,335,473	127,871
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	9,490	183	7,557	17,230	0
Reserve for bad debt losses on loans	9,481	183	7,225	16,889	0
Other reserves on loans	8	0	232	240	0
Reserves on securities	1	0	100	101	0
CAPITAL ACCOUNTS - TOTAL	54,043	1,990	57,696	113,729	20,717
Capital notes and debentures	2,000	150	1,094	3,244	0
Equity capital - total	52,043	1,840	56,602	110,485	20,717
Preferred stock	0	0	0	0	0
Common stock	16,111	750	14,118	30,979	2,452
Surplus	19,815	725	19,866	40,406	3,300
Undivided profits	14,692	362	20,397	35,451	8,855
Reserve for contingencies and other capital reserves	1,425	3	2,221	3,649	6,110
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	768,727	24,496	673,209	1,466,432	148,588
MEMORANDA					
Demand deposits adjusted[6]	233,686	7,555	234,036	475,277	64,259
Average of total deposits for the 15 calendar days ending with call date	666,074	21,658	595,962	1,283,694	126,148
Average of total loans for the 15 calendar days ending with call date	437,754	15,054	341,444	794,252	47,983
Unearned discount on instalment loans included in total capital accounts	464	7	139	610	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	11.9	8.7	6.1	9.2	5.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	15.4	20.5	28.9	21.6	42.8
Other securities	12.2	7.8	12.0	12.0	17.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.9	60.9	51.5	55.0	33.4
Other assets	2.7	2.1	1.5	2.2	.3
Total capital accounts	7.0	8.1	8.6	7.8	11.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.4	11.0	11.2	10.3	13.7
NUMBER OF BANKS	42	4	120	166	3

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
9,708,071	5,693,122	2,136,338	17,537,531	9,154	2,886,224	104,711	953,811	3,944,746	375
3,964,294	2,281,683	677,587	6,923,564	2,853	1,560,244	51,111	465,085	2,076,440	375
5,630,967	3,337,760	1,438,100	10,406,827	6,228	1,289,944	52,777	477,446	1,820,167	0
3,186,878	2,109,939	764,374	6,061,191	720	514,593	16,984	212,941	744,518	0
322,505	138,688	58,572	519,765	342	7,057	0	2,037	9,094	0
2,121,584	1,089,133	615,154	3,825,871	5,166	768,294	35,793	262,468	1,066,555	0
112,810	73,679	20,651	207,140	73	36,036	823	11,280	48,139	0
1,131,437	569,614	190,103	1,891,154	560	509,209	15,752	149,714	674,675	0
291,843	172,144	53,627	517,614	5	75,032	927	11,959	87,918	0
1,655	160	230	2,045	0	749	100	704	1,553	0
429,611	168,829	79,014	677,454	225	219,628	7,767	64,997	292,392	0
408,328	228,481	57,232	694,041	330	213,800	6,958	72,054	292,812	0
346,942	146,261	1,252	494,455	45	281,050	2,495	8,138	291,683	0
343,535	140,664	1,123	485,322	45	278,644	1,750	7,613	288,007	0
2,542	400	10	2,952	0	2,406	745	525	3,676	0
865	5,197	119	6,181	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
21,331	14,664	0	35,995	0	625	0	0	625	0
13	106	0	119	0	0	0	0	0	0
11,500	7,000	0	18,500	0	0	0	0	0	0
9,818	6,558	0	16,376	0	625	0	0	625	0
0	1,000	0	1,000	0	0	0	0	0	0
11,207,781	6,423,661	2,327,693	19,959,135	9,759	3,677,108	122,958	1,111,663	4,911,729	375
5,152,789	2,848,860	832,121	8,833,770	3,201	2,170,209	62,378	560,934	2,793,521	375
6,054,992	3,574,801	1,495,572	11,125,365	6,558	1,506,899	60,580	550,729	2,118,208	0
893,932	620,686	66,851	1,581,469	203	233,432	1,104	28,191	262,727	993
412,668	182,778	6,795	602,241	0	155,158	0	0	155,158	0
45,481	35,257	485	81,223	0	6,505	55	395	6,955	620
1,900	321	594	2,815	0	2,023	158	2,813	4,994	0
16,963	18,990	479	36,432	0	775	0	175	950	0
416,920	383,340	58,498	858,758	203	68,971	891	24,808	94,670	373
12,101,713	7,044,347	2,394,544	21,540,604	9,962	3,910,540	124,062	1,139,854	5,174,456	1,368
0	19	0	19	0	77	0	6	83	0
145,382	104,003	32,918	282,303	0	39,153	1,006	7,810	47,969	36
128,955	80,184	19,625	228,764	0	38,780	1,006	7,560	47,346	36
6,361	1,741	11,386	19,488	0	372	0	139	511	0
10,066	22,078	1,907	34,051	0	1	0	111	112	0
1,096,718	693,284	216,053	2,006,055	1,268	399,404	10,498	107,620	517,522	486
28,390	13,147	2,465	44,002	0	20,955	200	1,718	22,873	0
1,068,328	680,137	213,588	1,962,053	1,268	378,449	10,298	105,902	494,649	486
0	0	200	200	0	350	0	0	350	0
295,337	170,884	62,005	528,226	150	106,161	2,512	32,018	140,691	125
501,861	348,379	102,804	953,044	400	137,363	3,478	36,581	177,422	342
266,882	148,190	48,050	463,122	718	131,712	4,150	36,661	172,523	19
4,248	12,684	529	17,461	0	2,863	158	642	3,663	0
13,343,813	7,841,653	2,643,515	23,828,981	11,230	4,349,174	135,566	1,255,290	5,740,030	1,890
3,856,238	2,163,478	760,657	6,780,373	3,150	1,613,695	58,668	534,735	2,207,098	356
11,015,037	6,268,209	2,294,454	19,577,700	9,744	3,547,313	120,079	1,092,660	4,760,052	375
7,172,646	4,454,251	1,462,827	13,089,724	6,000	2,006,140	69,527	631,958	2,707,625	995
4,365	36	193	4,594	0	4,632	623	3,370	8,625	0
13.9	12.5	8.5	12.8	7.8	18.0	16.6	12.9	16.8	25.4
13.0	11.2	19.2	13.1	22.4	13.7	16.2	18.4	14.8	.0
14.8	16.3	12.9	15.1	12.6	14.5	11.2	12.4	13.9	.0
55.9	57.4	57.2	56.5	56.7	51.3	55.1	54.1	52.0	52.7
2.5	2.5	2.2	2.4	.4	2.6	1.0	2.1	2.4	21.9
8.2	8.8	8.2	8.4	11.3	9.2	7.7	8.6	9.0	25.7
11.0	11.5	10.8	11.2	16.2	13.3	11.4	12.2	13.0	34.5
217	120	179	516	2	208	20	201	429	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[14]
	NATIONAL	STATE BANKS	TOTAL	
		F.R. NON-MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	561,120	63,147	624,267	4,252
Currency and coin	37,350	10,735	48,085	100
Reserve with Federal Reserve banks (member banks)	247,137	0	247,137	0
Demand balances with banks in U.S. (except American branches of foreign banks)	35,915	46,033	81,948	3,650
Other balances with banks in United States	296	130	426	0
Balances with banks in foreign countries	1,898	2	1,900	243
Cash items in process of collection	238,524	6,247	244,771	259
INVESTMENT SECURITIES - TOTAL	720,965	192,228	913,193	3,868
U.S. Treasury securities	285,003	87,048	372,051	3,617
Securities of other U.S. Government agencies and corps	2,241	4,640	6,881	251
Obligations of States and subdivisions	426,224	98,897	525,121	0
Other securities	7,497	1,643	9,140	0
TRADING ACCOUNT SECURITIES	11,737	0	11,737	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	7,825	15,375	23,200	1,350
OTHER LOANS AND DISCOUNTS - TOTAL	2,022,124	365,263	2,387,387	6,744
Real estate loans - total	540,994	134,356	675,350	
Secured by farmland	13,419	8,219	21,638	
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	148,157	7,646	155,803	
Guaranteed by Veterans Administration	19,777	1,372	21,149	
Not insured or guaranteed by FHA or VA	179,528	50,468	229,996	
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,639	816	2,455	
Not insured by FHA	5,585	6,343	11,928	
Secured by other properties	172,889	59,492	232,381	
Loans to domestic commercial and foreign banks	1,725	0	1,725	
Loans to other financial institutions	76,569	1,873	78,442	
Loans to brokers and dealers in securities	2,152	200	2,352	
Other loans for purchasing or carrying securities	14,447	1,970	16,417	
Loans to farmers (excluding loans on real estate)	116,749	22,460	139,209	
Commercial and industrial loans (incl. open market paper)	890,230	111,415	1,001,645	
Other loans to individuals - total	359,419	91,394	450,813	
Passenger automobile instalment loans	148,613	40,040	188,653	
Credit cards and related plans:				
Retail (charge account) credit card plans	39,160	1,474	40,634	
Check credit and revolving credit plans	1,108	0	1,108	
Other retail consumer instalment loans	31,642	22,344	53,986	
Residential repair and modernization instalment loans	27,855	3,874	31,729	
Other instalment loans for personal expenditures	56,331	13,320	69,651	
Single-payment loans for personal expenditures	54,710	10,342	65,052	
All other loans (including overdrafts)	19,839	1,595	21,434	
TOTAL LOANS AND SECURITIES	2,762,651	572,866	3,335,517	11,962
Bank premises, furniture and fixtures, and other assets representing bank premises	78,879	18,775	97,654	411
Real estate owned other than bank premises	7,023	1,410	8,433	0
Investments in subsidiaries not consolidated	0	6	6	0
Customers' liabilities on acceptances outstanding	35,449	144	35,593	16,735
Other assets	39,581	6,529	46,110	6,502
TOTAL ASSETS	3,484,703	662,877	4,147,580	39,862

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[14]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL			NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL			
2,536,440	944,784	411,965	3,893,189	2,131	156,099	25,053	181,152	5,613
315,526	99,026	106,124	520,676	208	36,741	5,114	41,855	1,563
819,519	245,907	0	1,065,426	0	54,809	0	54,809	0
459,667	68,732	274,716	803,115	1,425	15,442	10,684	26,126	4,028
3,855	156	5,739	9,750	130	0	0	0	0
7,214	4,468	29	11,711	0	784	0	784	0
930,659	526,495	25,357	1,482,511	368	48,323	9,255	57,578	22
4,665,840	984,983	1,736,697	7,387,520	16,511	380,467	34,926	415,393	21,552
1,860,733	363,019	669,274	2,893,026	3,602	150,679	14,268	164,947	4,339
225,459	13,335	163,095	401,889	0	14,498	6,444	20,942	225
2,468,155	589,383	838,550	3,896,088	1,926	211,151	13,961	225,112	12,744
111,493	19,246	65,778	196,517	10,983	4,139	253	4,392	4,244
87,607	17,958	0	105,565	0	13,685	0	13,685	0
487,180	16,000	186,575	689,755	1,700	2,700	6,700	9,400	1,650
10,913,205	3,579,599	3,629,661	18,122,465	17,913	1,047,403	73,940	1,121,343	49,490
2,904,117	594,904	1,328,523	4,827,544	7,503	451,552	6,187	457,739	
114,994	6,107	39,531	160,632	555	395	14	409	
137,128	42,422	52,987	232,537	0	75,774	0	75,774	
80,300	8,138	24,045	112,483	0	7,219	0	7,219	
1,608,195	218,977	726,177	2,553,349	6,705	207,343	1,957	209,300	
10,807	3,489	973	15,269	0	0	0	0	
105,805	51,225	26,406	183,436	0	7,790	385	8,175	
846,888	264,546	458,404	1,569,838	243	153,031	3,831	156,862	
68,994	35,538	1,671	106,203	0	0	1,242	1,242	
482,737	429,868	60,117	972,722	0	42,560	2,063	44,623	
33,745	33,162	10,273	77,180	0	2,977	0	2,977	
52,844	54,428	24,548	131,820	796	663	13	676	
127,833	4,499	29,902	162,234	870	244	1	245	
4,341,199	1,693,576	1,076,907	7,111,682	780	308,902	38,900	347,802	
2,453,510	598,305	1,032,392	4,084,207	7,957	205,633	24,275	229,908	
825,772	123,177	376,550	1,325,499	187	55,187	4,301	59,488	
67,944	39	8,129	76,112	0	18,119	2,937	21,056	
72,472	49,312	17,072	138,856	0	6,924	464	7,388	
255,074	36,514	109,162	400,750	177	10,696	142	10,838	
146,550	37,761	34,586	218,907	0	21,077	630	21,707	
546,411	130,888	290,660	967,959	5,757	38,617	4,485	43,102	
539,277	220,614	196,233	956,124	1,836	55,013	11,316	66,329	
448,226	135,319	65,328	648,873	7	34,872	1,259	36,131	
16,153,832	4,598,540	5,552,933	26,305,305	36,124	1,444,255	115,566	1,559,821	72,692
263,670	79,165	87,064	429,899	641	25,607	946	26,553	1,728
12,801	2,843	4,453	20,097	2,205	131	0	131	718
47,338	18,909	20	66,267	3,039	3,056	0	3,056	0
77,897	31,324	8,015	117,236	0	4,721	0	4,721	0
174,146	88,375	50,471	312,992	593	9,572	1,283	10,855	213
19,266,124	5,763,940	6,114,921	31,144,985	44,733	1,643,441	142,848	1,786,289	80,964

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
	NATIONAL	STATE BANKS: F.R. NON-MEMBERS	TOTAL	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,643,384	505,211	3,148,595	16,102
Individuals, partnerships, and corporations - demand	1,079,677	206,372	1,286,049	7,090
Individuals, partnerships, and corporations - time	1,528,760	289,792	1,818,552	8,274
Savings deposits	939,645	190,292	1,129,937	4,308
Deposits accumulated for payment of personal loans	0	411	411	0
Other deposits of individuals, partnerships, and corps.	589,115	99,089	688,204	3,966
Certified and officers' checks, letters of credit, travelers' checks, etc	34,947	9,047	43,994	738
GOVERNMENT DEPOSITS - TOTAL	337,277	74,751	412,028	845
United States Government - demand	36,792	5,679	42,471	27
United States Government - time	3,565	125	3,690	0
States and subdivisions - demand	102,234	19,967	122,201	20
States and subdivisions - time	194,686	48,980	243,666	798
DOMESTIC INTERBANK DEPOSITS - TOTAL	41,985	3,979	45,964	353
Commercial banks in the United States - demand	38,625	3,763	42,388	350
Commercial banks in the United States - time	50	125	175	0
Mutual savings banks in the United States - demand	3,310	91	3,401	3
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,101	0	7,101	264
Foreign governments, central banks, etc. - demand	7	0	7	1
Foreign governments, central banks, etc. - time	1,250	0	1,250	0
Banks in foreign countries - demand	5,769	0	5,769	263
Banks in foreign countries - time	75	0	75	0
TOTAL DEPOSITS	3,029,747	583,941	3,613,688	17,564
Demand	1,301,361	244,919	1,546,280	8,492
Time	1,728,386	339,022	2,067,408	9,072
MISCELLANEOUS LIABILITIES - TOTAL	187,848	21,351	209,199	16,793
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	53,300	5,500	58,800	0
Other liabilities for borrowed money	6,685	496	7,181	0
Mortgage indebtedness	1,677	2,978	4,655	0
Acceptances outstanding	35,449	144	35,593	16,735
Other liabilities	90,737	12,233	102,970	58
TOTAL LIABILITIES	3,217,595	605,292	3,822,887	34,357
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	37,324	4,904	42,228	0
Reserve for bad debt losses on loans	37,324	4,904	42,228	0
Other reserves on loans	0	0	0	0
Reserves on securities	0	0	0	0
CAPITAL ACCOUNTS - TOTAL	229,784	52,681	282,465	5,505
Capital notes and debentures	0	1,450	1,450	0
Equity capital - total	229,784	51,231	281,015	5,505
Preferred stock	0	0	0	0
Common stock	79,704	20,841	100,545	1,800
Surplus	82,615	18,782	101,397	2,700
Undivided profits	67,379	11,460	78,839	1,005
Reserve for contingencies and other capital reserves	86	148	234	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,484,703	662,877	4,147,580	39,862
MEMORANDA				
Demand deposits adjusted[6]	987,420	229,230	1,216,650	7,856
Average of total deposits for the 15 calendar days ending with call date	1,626,281	580,101	2,206,382	17,589
Average of total loans for the 15 calendar days ending with call date	1,093,431	366,743	1,460,174	6,646
Unearned discount on instalment loans included in total capital accounts	177	284	461	0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	16.1	9.5	15.1	10.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.2	13.8	9.1	9.7
Other securities	12.8	15.2	13.2	.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.3	57.4	58.1	20.3
Other assets	4.6	4.1	4.5	59.3
Total capital accounts	6.6	7.9	6.8	13.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	8.7	10.3	9.0	17.2
NUMBER OF BANKS	10	39	49	2

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL			NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL			
13,764,866	3,850,015	4,958,890	22,573,771	25,730	1,153,009	101,216	1,254,225	58,924
5,893,848	1,918,521	1,839,685	9,652,054	2,711	441,629	91,880	533,509	18,987
7,748,563	1,859,432	3,077,017	12,685,012	22,989	700,160	6,015	706,175	39,260
4,447,914	874,167	1,800,965	7,123,046	21,092	516,286	777	517,063	34,682
2,566	523	5,071	8,160	0	0	0	0	0
3,298,083	984,742	1,270,981	5,553,806	1,897	183,874	5,238	189,112	4,578
122,455	72,062	42,188	236,705	30	11,220	3,321	14,541	677
1,301,011	276,518	323,359	1,900,888	537	114,312	9,711	124,023	4,420
271,119	119,731	62,084	452,934	1	36,454	3,574	40,028	847
883	35	43	961	0	235	0	235	0
475,361	89,201	146,069	710,631	157	72,270	5,537	77,807	2,825
553,648	67,551	115,163	736,362	379	5,353	600	5,953	748
568,783	417,935	10,988	997,706	0	7,305	8,689	15,994	78
537,680	381,332	4,101	923,113	0	5,770	45	5,815	0
8,921	17,178	4,650	30,749	0	0	0	0	0
22,131	19,425	2,212	43,768	0	1,535	8,644	10,179	78
51	0	25	76	0	0	0	0	0
280,039	84,431	441	364,911	0	2,238	6	2,244	0
4,601	2,589	0	7,190	0	0	0	0	0
230,416	54,764	0	285,180	0	0	0	0	0
43,044	23,653	441	67,138	0	2,238	6	2,244	0
1,978	3,425	0	5,403	0	0	0	0	0
15,914,699	4,628,899	5,293,678	25,837,276	26,267	1,276,864	119,622	1,396,486	63,422
7,370,239	2,626,514	2,096,780	12,093,533	2,899	571,116	113,007	684,123	23,414
8,544,460	2,002,385	3,196,898	13,743,743	23,368	705,748	6,615	712,363	40,008
1,376,593	572,596	246,985	2,196,174	2,769	213,738	2,940	216,678	6,543
480,050	347,745	9,410	837,205	0	150,281	0	150,281	2,225
63,652	43,741	27,982	135,375	159	19,729	0	19,729	1,800
11,989	507	3,832	16,328	1,454	0	0	0	644
78,813	31,566	8,015	118,394	0	4,721	0	4,721	0
742,089	149,037	197,746	1,088,872	1,156	39,007	2,940	41,947	1,874
17,291,292	5,201,495	5,540,663	28,033,450	29,036	1,490,602	122,562	1,613,164	69,965
0	0	1,844	1,844	0	0	0	0	0
228,697	80,628	77,856	387,181	1,637	17,989	732	18,721	454
225,762	79,941	74,758	380,461	155	17,989	732	18,721	454
1,266	227	621	2,114	0	0	0	0	0
1,669	460	2,477	4,606	1,482	0	0	0	0
1,746,135	481,817	494,558	2,722,510	14,060	134,850	19,554	154,404	10,545
60,760	44,999	3,024	108,783	0	359	0	359	1,100
1,685,375	436,818	491,534	2,613,727	14,060	134,491	19,554	154,045	9,445
7,403	0	310	7,713	0	0	0	0	0
360,218	77,481	122,345	560,044	2,528	28,740	11,300	40,040	2,500
858,153	246,389	245,754	1,350,296	7,482	72,585	5,188	77,773	2,700
404,536	109,697	118,335	632,568	4,015	33,139	2,748	35,887	3,238
55,065	3,251	4,790	63,106	35	27	318	345	1,007
19,266,124	5,763,940	6,114,921	31,144,985	44,733	1,643,441	142,848	1,786,289	80,964
5,630,781	1,598,956	2,005,238	9,234,975	2,530	480,569	100,133	580,702	22,545
15,568,015	4,468,357	5,233,092	25,269,464	26,276	1,245,467	119,535	1,365,002	63,035
10,850,143	3,527,632	3,693,554	18,071,329	17,871	1,036,510	85,795	1,122,305	48,832
7,793	14	876	8,683	0	150	0	150	0
13.2	16.4	6.7	12.5	4.8	9.5	17.5	10.1	6.9
10.8	6.5	13.6	10.6	8.1	10.1	14.5	10.4	5.6
13.8	10.9	14.8	13.5	28.9	13.9	10.0	13.6	21.0
59.2	62.4	62.4	60.4	43.8	63.9	56.5	63.3	63.2
3.0	3.8	2.5	3.0	14.5	2.6	1.6	2.5	3.3
9.1	8.4	8.1	8.7	31.4	8.2	13.7	8.6	13.0
11.7	10.8	9.8	11.2	36.1	10.1	18.9	10.7	14.8
304	25	143	472	9	5	6	11	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	260,415	8,284	105,149	373,848	270
Currency and coin	40,203	2,380	24,372	66,955	56
Reserve with Federal Reserve banks (member banks)	74,096	1,961	0	76,057	0
Demand balances with banks in U.S. (except American branches of foreign banks)	53,752	3,526	69,023	126,301	206
Other balances with banks in United States	0	0	2,756	2,756	0
Balances with banks in foreign countries	256	0	0	256	0
Cash items in process of collection	92,108	417	8,998	101,523	8
INVESTMENT SECURITIES - TOTAL	322,026	17,026	321,615	660,667	738
U.S. Treasury securities	130,649	5,466	115,545	251,660	414
Securities of other U.S. Government agencies and corps.	35,813	2,750	53,172	91,735	155
Obligations of States and subdivisions	151,379	8,636	151,138	311,153	69
Other securities	4,185	174	1,760	6,119	100
TRADING ACCOUNT SECURITIES	11,870	0	0	11,870	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	65,308	1,525	24,850	91,683	150
OTHER LOANS AND DISCOUNTS - TOTAL	784,877	22,270	506,312	1,313,459	191
Real estate loans - total	106,717	5,177	140,667	252,561	
Secured by farmland	5,642	1,651	20,877	28,170	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	3,489	0	8,552	12,041	
Guaranteed by Veterans Administration	1,043	0	2,394	3,437	
Not insured or guaranteed by FHA or VA	40,799	1,957	55,543	98,299	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	0	0	0	0	
Not insured by FHA	1,339	512	736	2,587	
Secured by other properties	54,405	1,057	52,565	108,027	
Loans to domestic commercial and foreign banks	52	0	0	52	
Loans to other financial institutions	35,782	89	10,025	45,896	
Loans to brokers and dealers in securities	2,703	0	0	2,703	
Other loans for purchasing or carrying securities	2,737	0	8,336	11,073	
Loans to farmers (excluding loans on real estate)	18,680	2,801	23,372	44,853	
Commercial and industrial loans (incl. open market paper)	256,681	4,140	107,894	368,715	
Other loans to individuals - total	320,883	9,945	207,987	538,815	
Passenger automobile instalment loans	115,333	3,192	81,229	199,754	
Credit cards and related plans:					
Retail (charge account) credit card plans	26,228	0	9,754	35,982	
Check credit and revolving credit plans	2,699	0	444	3,143	
Other retail consumer instalment loans	28,059	1,234	28,779	58,072	
Residential repair and modernization instalment loans	12,268	450	6,866	19,584	
Other instalment loans for personal expenditures	50,718	1,209	34,512	86,439	
Single-payment loans for personal expenditures	85,578	3,860	46,403	135,841	
All other loans (including overdrafts)	40,642	118	8,031	48,791	
TOTAL LOANS AND SECURITIES	1,184,081	40,821	852,777	2,077,679	1,079
Bank premises, furniture and fixtures, and other assets representing bank premises	31,614	567	15,372	47,553	11
Real estate owned other than bank premises	2,224	0	522	2,746	0
Investments in subsidiaries not consolidated	0	0	0	0	0
Customers' liabilities on acceptances outstanding	586	0	60	646	0
Other assets	13,253	539	7,415	21,207	0
TOTAL ASSETS	1,492,173	50,211	981,295	2,523,679	1,360

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
105,259	23,530	43,591	172,380	983,185	79,241	219,225	1,281,651	1,173
9,303	1,957	5,209	16,469	134,855	6,664	39,868	181,387	332
44,070	12,186	0	56,256	245,994	29,333	0	275,327	0
36,797	7,639	36,348	80,784	234,421	17,589	167,465	419,475	687
0	0	0	0	8,618	7,280	1,545	17,443	92
0	0	0	0	1,244	20	0	1,264	0
15,089	1,748	2,034	18,871	358,053	18,355	10,347	386,755	62
246,020	73,217	196,900	516,137	1,069,262	111,635	704,236	1,885,133	3,812
117,416	38,426	119,753	275,595	472,584	30,571	291,929	795,084	1,171
17,207	10,340	36,587	64,134	57,846	13,513	108,969	180,328	274
109,017	24,099	40,501	173,617	520,206	66,449	293,113	879,768	1,887
2,380	352	59	2,791	18,626	1,102	10,225	29,953	480
0	0	0	0	70,436	0	97	70,533	0
1,200	1,650	1,050	3,900	189,071	4,150	61,940	255,161	0
531,397	116,444	237,778	885,619	2,712,536	285,404	1,104,649	4,102,589	10,345
123,147	28,837	36,297	188,281	408,242	57,310	390,320	855,872	5,113
6,977	7,666	14,373	29,016	30,389	6,153	106,142	142,684	1,968
18,847	3,756	2,903	25,506	6,453	7,441	6,649	20,543	16
3,383	1,485	262	5,130	3,273	7,213	405	10,891	1
57,308	9,614	10,142	77,064	144,712	14,197	185,962	344,871	2,016
596	0	0	596	921	0	196	1,117	0
3,147	162	415	3,724	30,799	197	3,995	34,991	0
32,889	6,154	8,202	47,245	191,695	22,109	86,971	300,775	1,112
264	0	858	1,122	11,409	0	575	11,984	0
4,100	1,818	1,502	7,420	172,513	7,827	5,920	186,260	0
0	0	0	0	13,392	2,938	195	16,525	0
2,241	110	260	2,611	26,035	3,729	9,406	39,170	20
169,537	46,211	137,911	353,659	48,149	7,743	79,028	134,920	1,475
118,945	17,156	27,472	163,573	1,073,135	84,764	190,989	1,348,888	2,161
107,334	20,389	31,539	159,262	903,342	117,947	409,922	1,431,211	1,521
41,430	8,435	12,975	62,840	258,536	47,759	169,774	476,069	840
0	0	0	0	59,843	5,003	5,407	70,253	0
220	0	0	220	7,257	0	388	7,645	0
22,677	4,084	4,149	30,910	122,930	26,948	46,946	196,824	95
3,407	833	1,095	5,335	38,259	1,829	22,673	62,761	0
8,948	3,312	5,229	17,489	102,961	10,280	64,591	177,832	117
30,652	3,725	8,091	42,468	313,556	26,128	100,143	439,827	469
5,829	1,923	1,939	9,691	56,319	3,146	18,294	77,759	55
778,617	191,311	435,728	1,405,656	4,041,305	401,189	1,870,922	6,313,416	14,157
18,673	2,975	4,161	25,809	96,681	11,857	40,417	148,955	335
821	98	180	1,099	3,913	117	2,109	6,139	1
0	0	0	0	802	2	0	804	0
343	0	23	366	9,050	0	164	9,214	0
8,611	1,154	1,581	11,346	46,117	5,673	7,347	59,137	10
912,324	219,068	485,264	1,616,656	5,181,053	498,079	2,140,184	7,819,316	15,676

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	SOUTH CAROLINA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,102,691	36,441	750,382	1,889,514	1,119
Individuals, partnerships, and corporations - demand	738,030	25,585	408,002	1,171,617	1,119
Individuals, partnerships, and corporations - time	351,287	10,512	338,126	699,925	0
Savings deposits	181,329	8,345	155,685	345,359	0
Deposits accumulated for payment of personal loans	0	0	81	81	0
Other deposits of individuals, partnerships, and corps.	169,958	2,167	182,360	354,485	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	13,374	344	4,254	17,972	0
GOVERNMENT DEPOSITS - TOTAL	163,146	5,959	89,348	258,453	17
United States Government - demand	33,135	2,358	14,947	50,440	0
United States Government - time	30	806	1,380	2,216	0
States and subdivisions - demand	110,080	1,585	44,343	156,008	17
States and subdivisions - time	19,901	1,210	28,678	49,789	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	21,829	60	13,894	35,783	0
Commercial banks in the United States - demand	21,510	60	11,694	33,264	0
Commercial banks in the United States - time	250	0	2,200	2,450	0
Mutual savings banks in the United States - demand	69	0	0	69	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	165	0	0	165	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	165	0	0	165	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,287,831	42,460	853,624	2,183,915	1,136
Demand	916,363	29,932	483,240	1,429,535	1,136
Time	371,468	12,528	370,384	754,380	0
MISCELLANEOUS LIABILITIES - TOTAL	72,983	2,124	20,695	95,802	0
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	6,050	1,200	948	8,198	0
Other liabilities for borrowed money	1,500	0	90	1,590	0
Mortgage indebtedness	253	0	223	476	0
Acceptances outstanding	586	0	60	646	0
Other liabilities	64,594	924	19,374	84,892	0
TOTAL LIABILITIES	1,360,814	44,584	874,319	2,279,717	1,136
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	17,342	556	10,656	28,554	0
Reserve for bad debt losses on loans	15,079	556	9,377	25,012	0
Other reserves on loans	25	0	195	220	0
Reserves on securities	2,238	0	1,084	3,322	0
CAPITAL ACCOUNTS - TOTAL	114,017	5,071	96,320	215,408	224
Capital notes and debentures	0	0	3,618	3,618	0
Equity capital - total	114,017	5,071	92,702	211,790	224
Preferred stock	0	0	3,927	3,927	0
Common stock	25,128	1,573	34,590	61,291	25
Surplus	53,846	1,825	33,913	89,584	70
Undivided profits	31,622	1,498	17,844	50,964	129
Reserve for contingencies and other capital reserves	3,421	175	2,428	6,024	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,492,173	50,211	981,295	2,523,679	1,360
MEMORANDA					
Demand deposits adjusted[6]	769,610	27,097	447,601	1,244,308	1,128
Average of total deposits for the 15 calendar days ending with call date	1,249,542	41,422	836,205	2,127,169	1,101
Average of total loans for the 15 calendar days ending with call date	780,157	23,266	511,818	1,315,241	196
Unearned discount on instalment loans included in total capital accounts	274	45	2,326	2,645	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.5	16.5	10.7	14.8	19.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.2	16.4	17.2	13.6	41.8
Other securities	11.2	17.5	15.6	13.0	12.4
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.0	47.4	54.1	55.7	25.1
Other assets	3.2	2.2	2.4	2.9	.8
Total capital accounts	7.6	10.1	9.8	8.5	16.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.4	13.9	12.7	11.3	33.1
NUMBER OF BANKS	20	6	77	103	1

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
699,567	174,481	376,137	1,250,185	3,271,942	351,046	1,640,216	5,263,204	10,761
261,082	63,305	155,932	480,319	1,524,892	134,947	661,943	2,321,782	3,796
432,672	109,930	218,431	761,033	1,709,983	213,388	969,417	2,892,788	6,959
73,760	18,607	33,514	125,881	965,861	89,575	562,992	1,618,428	1,495
60	0	0	60	98	0	6,918	7,016	0
358,852	91,323	184,917	635,092	744,024	123,813	399,507	1,267,344	5,464
5,813	1,246	1,774	8,833	37,067	2,711	8,856	48,634	6
91,330	20,469	56,783	168,582	606,999	56,281	229,502	892,782	2,426
6,186	1,603	2,700	10,489	74,173	4,109	21,254	99,536	109
249	26	19	294	1,673	1,004	547	3,224	22
41,999	9,273	30,816	82,088	179,807	16,328	90,446	286,581	1,333
42,896	9,567	23,248	75,711	351,346	34,840	117,255	503,441	962
14,213	1,256	769	16,238	488,116	12,942	6,419	507,477	0
14,163	1,252	769	16,184	478,133	12,942	5,288	496,363	0
50	0	0	50	9,983	0	1,131	11,114	0
0	4	0	4	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	11,283	48	0	11,331	0
0	0	0	0	0	0	0	0	0
0	0	0	0	6,000	0	0	6,000	0
0	0	0	0	4,983	48	0	5,031	0
0	0	0	0	300	0	0	300	0
805,110	196,206	433,689	1,435,005	4,378,340	420,317	1,876,137	6,674,794	13,187
329,243	76,683	191,991	597,917	2,299,055	171,085	787,787	3,257,927	5,244
475,867	119,523	241,698	837,088	2,079,285	249,232	1,088,350	3,416,867	7,943
30,486	3,894	3,133	37,513	332,452	34,431	61,240	428,123	8
3,350	750	400	4,500	148,027	3,550	700	152,277	0
2,661	50	75	2,786	16,216	10,402	22,704	49,322	0
2,590	239	0	2,829	3,889	0	1,050	4,939	0
343	0	73	416	9,477	0	164	9,641	0
21,542	2,855	2,585	26,982	154,843	20,479	36,622	211,944	8
835,596	200,100	436,822	1,472,518	4,710,792	454,748	1,937,377	7,102,917	13,195
0	0	0	0	103	0	0	103	0
13,493	2,148	4,958	20,599	51,744	5,190	18,488	75,422	207
13,193	2,127	4,715	20,035	48,633	5,190	17,655	71,478	207
300	0	136	436	0	0	210	210	0
0	21	107	128	3,111	0	623	3,734	0
63,235	16,820	43,484	123,539	418,414	38,141	184,319	640,874	2,274
850	0	285	1,135	19,200	0	2,430	21,630	0
62,385	16,820	43,199	122,404	399,214	38,141	181,889	619,244	2,274
0	0	0	0	0	0	400	400	0
18,450	4,165	10,313	32,928	107,785	12,675	47,232	167,692	148
24,461	6,585	16,634	47,680	172,834	17,070	59,491	249,395	332
18,979	5,701	14,882	39,562	109,439	8,391	70,881	188,711	186
495	369	1,370	2,234	9,156	5	3,885	13,046	1,608
912,324	219,068	485,264	1,616,656	5,181,053	498,079	2,140,184	7,819,316	15,676
293,805	72,080	186,488	552,373	1,388,696	135,679	750,898	2,275,273	5,073
799,875	195,109	431,351	1,426,335	4,236,035	409,161	1,847,091	6,492,287	13,091
528,411	116,305	236,713	881,429	2,698,097	285,085	1,102,947	4,086,129	10,302
485	86	232	803	2,860	209	6,904	9,973	69
11.5	10.7	9.0	10.7	19.0	15.9	10.2	16.4	7.5
14.8	22.3	32.2	21.0	10.2	8.9	18.7	12.5	9.2
12.2	11.2	8.4	10.9	11.8	13.6	14.2	12.5	15.1
58.4	53.9	49.2	55.0	56.0	58.1	54.5	55.7	66.0
3.1	1.9	1.2	2.4	3.0	3.5	2.3	2.9	2.2
6.9	7.7	9.0	7.6	8.1	7.7	8.6	8.2	14.5
9.2	10.7	13.5	10.6	11.2	9.8	11.3	11.2	17.1
33	25	104	162	77	12	214	303	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,698,111	233,194	927,308	4,858,613	5,023
Currency and coin	205,397	18,273	105,196	328,866	707
Reserve with Federal Reserve banks (member banks)	1,067,891	62,542	0	1,130,433	0
Demand balances with banks in U.S. (except American branches of foreign banks)	1,150,826	97,054	781,629	2,029,509	3,928
Other balances with banks in United States	24,608	476	7,806	32,890	0
Balances with banks in foreign countries	9,079	107	486	9,672	0
Cash items in process of collection	1,240,310	54,742	32,191	1,327,243	388
INVESTMENT SECURITIES - TOTAL	4,450,737	349,372	1,646,323	6,446,432	18,529
U.S. Treasury securities	1,545,965	151,822	566,241	2,264,028	1,703
Securities of other U.S. Government agencies and corps.	346,972	33,121	234,922	615,015	12,930
Obligations of States and subdivisions	2,486,465	160,565	813,447	3,460,477	2,664
Other securities	71,335	3,864	31,713	106,912	1,232
TRADING ACCOUNT SECURITIES	133,646	9,445	0	143,091	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	501,121	21,610	138,193	660,924	2,600
OTHER LOANS AND DISCOUNTS - TOTAL	9,700,666	780,382	3,627,672	14,108,720	12,814
Real estate loans - total	1,127,581	92,406	557,380	1,777,367	1,813
Secured by farmland	120,606	11,625	60,875	193,106	392
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	49,895	196	13,610	63,701	0
Guaranteed by Veterans Administration	33,251	24	5,543	38,818	0
Not insured or guaranteed by FHA or VA	306,910	19,908	187,482	514,300	863
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	6,066	0	9,443	15,509	0
Not insured by FHA	63,131	5,039	13,247	81,417	0
Secured by other properties	547,722	55,614	267,180	870,516	558
Loans to domestic commercial and foreign banks	26,246	22	4,269	30,537	0
Loans to other financial institutions	613,394	12,598	39,551	665,543	10
Loans to brokers and dealers in securities	37,451	199	394	38,044	0
Other loans for purchasing or carrying securities	524,549	32,976	200,512	758,037	0
Loans to farmers (excluding loans on real estate)	524,507	47,009	288,415	859,931	1,727
Commercial and industrial loans (incl. open market paper)	4,165,746	332,598	1,264,150	5,762,494	4,138
Other loans to individuals - total	2,289,904	238,274	1,236,879	3,765,057	5,010
Passenger automobile instalment loans	959,030	93,019	661,539	1,713,588	2,345
Credit cards and related plans:					
Retail (charge account) credit card plans	62,513	16,574	21,010	100,097	0
Check credit and revolving credit plans	7,193	16	590	7,799	0
Other retail consumer instalment loans	268,510	46,540	147,023	462,073	492
Residential repair and modernization instalment loans	94,813	5,341	46,375	146,529	329
Other instalment loans for personal expenditures	309,629	24,413	163,072	497,114	1,429
Single-payment loans for personal expenditures	588,216	52,371	197,270	837,857	415
All other loans (including overdrafts)	391,288	24,300	36,122	451,710	116
TOTAL LOANS AND SECURITIES	14,786,170	1,160,809	5,412,188	21,359,167	33,943
Bank premises, furniture and fixtures, and other assets representing bank premises	441,001	28,342	128,650	597,993	150
Real estate owned other than bank premises	33,959	1,673	13,568	49,200	338
Investments in subsidiaries not consolidated	8,881	0	3	8,884	0
Customers' liabilities on acceptances outstanding	65,359	105	7,286	72,750	0
Other assets	217,489	18,104	54,850	290,443	758
TOTAL ASSETS	19,250,970	1,442,227	6,543,853	27,237,050	40,212

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[14]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				
NATIONAL	STATE MEMBERS			NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL	
160,891	74,144	49,078	284,113	53,021	31,931	84,952	37
9,156	6,381	8,065	23,602	7,874	5,802	13,676	0
51,041	23,961	0	75,002	22,705	0	22,705	0
19,863	9,359	35,270	64,492	13,989	22,985	36,974	37
0	0	400	400	0	75	75	0
25	0	0	25	74	556	630	0
80,806	34,443	5,343	120,592	8,379	2,513	10,892	0
171,691	93,847	146,390	411,928	107,423	104,026	211,449	10
70,241	61,117	67,935	199,293	42,633	42,504	85,137	10
11,102	400	7,507	19,009	3,927	1,284	5,211	0
87,637	31,492	70,599	189,728	57,469	56,309	113,778	0
2,711	838	349	3,898	3,394	3,929	7,323	0
5,514	1,094	0	6,608	0	0	0	0
14,050	18,125	25,324	57,499	7,215	7,000	14,215	0
533,948	262,276	303,510	1,099,734	296,624	281,248	577,872	33
188,420	72,651	109,329	370,400	137,772	158,438	296,210	
4,440	1,936	5,334	11,710	9,526	8,670	18,196	
44,818	15,823	9,583	70,224	6,775	10,727	17,502	
17,369	3,598	4,432	25,399	2,473	5,990	8,463	
58,524	19,732	54,762	133,018	82,949	86,456	169,405	
46	0	0	46	405	32	437	
4,008	1,296	6,457	11,761	1,162	976	2,138	
59,215	30,266	28,761	118,242	34,482	45,587	80,069	
0	0	5,513	5,513	0	0	0	
19,593	8,671	2,726	30,990	36	1,154	1,190	
10	200	511	721	623	30	653	
13,426	2,632	1,545	17,603	2,605	190	2,795	
24,065	15,181	21,649	60,895	7,931	7,458	15,389	
149,489	95,465	76,822	321,776	57,059	51,740	108,799	
121,931	65,999	83,714	271,644	82,707	59,734	142,441	
51,973	26,703	38,629	117,305	35,854	16,613	52,467	
14,567	3,992	3,874	22,433	1,979	653	2,632	
199	8,129	1,734	10,062	81	0	81	
14,712	10,797	11,281	36,790	7,930	10,041	17,971	
7,157	5,365	7,062	19,584	1,858	2,427	4,285	
17,851	8,208	9,757	35,816	16,779	9,648	26,427	
15,472	2,805	11,377	29,654	18,226	20,352	38,578	
17,014	1,477	1,701	20,192	7,891	2,504	10,395	
725,203	375,342	475,224	1,575,769	411,262	392,274	803,536	43
18,279	10,041	10,169	38,489	8,203	6,251	14,454	8
1,127	252	555	1,934	231	287	518	0
0	0	0	0	157	0	157	0
118	0	0	118	0	0	0	0
12,039	4,165	4,979	21,183	2,366	2,155	4,521	0
917,657	463,944	540,005	1,921,606	475,240	432,898	908,138	88

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	12,195,041	962,729	5,044,007	18,201,777	24,359
Individuals, partnerships, and corporations - demand	6,817,653	507,541	2,466,838	9,792,032	14,640
Individuals, partnerships, and corporations - time	5,208,167	441,609	2,505,940	8,155,716	9,580
Savings deposits	1,796,614	140,408	1,009,415	2,946,437	9,358
Deposits accumulated for payment of personal loans	133,074	28,283	104,112	265,469	0
Other deposits of individuals, partnerships, and corps.	3,278,479	272,918	1,392,413	4,943,810	222
Certified and officers' checks, letters of credit, travelers' checks, etc	169,221	13,579	71,229	254,029	139
GOVERNMENT DEPOSITS - TOTAL	2,052,433	170,381	544,555	2,767,369	11,594
United States Government - demand	302,933	11,598	74,070	388,601	4
United States Government - time	19,410	8	972	20,390	0
States and subdivisions - demand	623,401	50,951	202,962	877,314	9,426
States and subdivisions - time	1,106,689	107,824	266,551	1,481,064	2,164
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,530,396	102,322	213,159	1,845,877	409
Commercial banks in the United States - demand	1,501,087	99,281	198,806	1,799,174	409
Commercial banks in the United States - time	26,484	3,041	14,353	43,878	0
Mutual savings banks in the United States - demand	1,268	0	0	1,268	0
Mutual savings banks in the United States - time	1,557	0	0	1,557	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	92,956	1,003	855	94,814	0
Foreign governments, central banks, etc. - demand	4,339	0	0	4,339	0
Foreign governments, central banks, etc. - time	14,000	0	0	14,000	0
Banks in foreign countries - demand	29,517	1,003	855	31,375	0
Banks in foreign countries - time	45,100	0	0	45,100	0
TOTAL DEPOSITS	15,870,826	1,236,435	5,802,576	22,909,837	36,362
Demand	9,449,419	683,953	3,014,760	13,148,132	24,618
Time	6,421,407	552,482	2,787,816	9,761,705	11,744
MISCELLANEOUS LIABILITIES - TOTAL	1,594,717	73,950	159,475	1,828,142	528
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	903,886	46,350	33,015	983,251	0
Other liabilities for borrowed money	113,373	1,800	10,254	125,427	0
Mortgage indebtedness	66,188	3,841	5,617	75,646	0
Acceptances outstanding	66,338	105	7,286	73,729	0
Other liabilities	444,932	21,854	103,303	570,089	528
TOTAL LIABILITIES	17,465,543	1,310,385	5,962,051	24,737,979	36,890
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	217,492	13,312	52,483	283,287	79
Reserve for bad debt losses on loans	192,139	12,531	50,047	254,717	79
Other reserves on loans	3,696	6	1,477	5,179	0
Reserves on securities	21,657	775	959	23,391	0
CAPITAL ACCOUNTS - TOTAL	1,567,935	118,530	529,319	2,215,784	3,243
Capital notes and debentures	40,806	7,900	3,845	52,551	0
Equity capital - total	1,527,129	110,630	525,474	2,163,233	3,243
Preferred stock	663	0	0	663	0
Common stock	499,847	35,151	169,836	704,834	2,063
Surplus	620,248	47,684	197,048	864,980	283
Undivided profits	360,709	22,284	139,409	522,402	650
Reserve for contingencies and other capital reserves	45,662	5,511	19,181	70,354	247
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	19,250,970	1,442,227	6,543,853	27,237,050	40,212
MEMORANDA					
Demand deposits adjusted[6]	6,405,089	518,332	2,709,693	9,633,114	23,817
Average of total deposits for the 15 calendar days ending with call date	15,337,263	1,216,301	5,737,937	22,291,501	35,648
Average of total loans for the 15 calendar days ending with call date	9,532,165	786,740	3,647,412	13,966,317	11,665
Unearned discount on instalment loans included in total capital accounts	19,473	1,072	22,568	43,113	11
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.2	16.2	14.2	17.8	12.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.8	12.8	12.2	10.6	36.4
Other securities	14.0	12.1	12.9	13.6	9.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.0	55.6	57.5	54.2	38.3
Other assets	4.0	3.3	3.1	3.7	3.1
Total capital accounts	8.1	8.2	8.1	8.1	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.2	11.2	10.5	11.0	8.6
NUMBER OF BANKS	527	53	584	1,164	9

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				
NATIONAL	STATE MEMBERS			NATIONAL	NON-MEMBERS F. R. SYSTEM	TOTAL	
639,528	338,871	399,653	1,378,052	393,531	355,539	749,070	0
263,681	158,114	158,428	580,223	128,228	97,567	225,795	0
357,251	176,948	234,543	778,742	262,072	254,778	516,850	0
195,859	109,832	144,932	450,623	196,544	179,334	375,878	0
0	0	0	0	0	0	0	0
171,392	67,116	89,611	328,119	65,528	75,444	140,972	0
8,596	3,809	6,682	19,087	3,231	3,194	6,425	0
97,380	50,651	64,237	212,268	26,223	26,968	53,191	0
6,056	3,798	4,570	14,424	5,297	5,368	10,665	0
2,476	2,506	181	5,163	50	15	65	0
44,659	17,593	20,867	83,119	15,247	14,765	30,012	0
44,189	26,754	38,619	109,562	5,629	6,820	12,449	0
22,609	17,993	6,763	47,365	2,020	945	2,965	0
22,191	17,993	6,763	46,947	483	455	938	0
418	0	0	418	0	2	2	0
0	0	0	0	1,537	488	2,025	0
0	0	0	0	0	0	0	0
5	25	0	30	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
5	25	0	30	0	0	0	0
0	0	0	0	0	0	0	0
759,522	407,540	470,653	1,637,715	421,774	383,452	805,226	0
345,188	201,332	197,310	743,830	154,023	121,837	275,860	0
414,334	206,208	273,343	893,885	267,751	261,615	529,366	0
82,591	14,026	22,366	118,983	13,379	10,608	23,987	0
51,806	5,725	7,877	65,408	1,000	2,300	3,300	0
1,585	0	1,408	2,993	2,000	750	2,750	0
330	48	1,578	1,956	0	314	314	0
118	0	0	118	0	0	0	0
28,752	8,253	11,503	48,508	10,379	7,244	17,623	0
842,113	421,566	493,019	1,756,698	435,153	394,060	829,213	0
0	0	78	78	0	0	0	0
9,123	5,152	6,060	20,335	4,236	5,444	9,680	0
9,123	5,152	5,823	20,098	4,224	5,232	9,456	0
0	0	237	237	0	33	33	0
0	0	0	0	12	179	191	0
66,421	37,226	40,848	144,495	35,851	33,394	69,245	88
0	3,200	221	3,421	756	2,067	2,823	0
66,421	34,026	40,627	141,074	35,095	31,327	66,422	88
0	0	0	0	544	161	705	0
21,421	11,627	10,803	43,851	9,756	9,169	18,925	25
33,624	15,331	19,792	68,747	12,660	11,281	23,941	25
11,376	7,063	9,842	28,281	11,216	10,360	21,576	38
0	5	190	195	919	356	1,275	0
917,657	463,944	540,005	1,921,606	475,240	432,898	908,138	88
236,135	145,098	180,634	561,867	139,864	113,501	253,365	0
727,629	406,941	456,622	1,591,192	397,843	375,435	773,278	0
514,307	279,823	306,788	1,100,918	293,575	281,476	575,051	0
367	0	186	553	459	337	796	0
17.5	16.0	9.1	14.8	11.2	7.4	9.4	42.0
8.9	13.3	14.0	11.4	9.8	10.1	9.9	11.4
10.4	7.2	13.1	10.4	12.8	13.9	13.3	.0
59.7	60.4	60.9	60.2	63.9	66.6	65.2	37.5
3.4	3.1	2.9	3.2	2.3	2.0	2.2	9.1
7.2	8.0	7.6	7.5	7.5	7.7	7.6	100.0
9.7	11.3	9.7	10.0	9.4	9.3	9.4	214.6
10	6	34	50	26	17	43	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

ASSETS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	669,211	205,245	135,093	1,009,549
Currency and coin	103,923	27,898	32,989	164,810
Reserve with Federal Reserve banks (member banks)	248,946	60,027	0	308,973
Demand balances with banks in U.S. (except American branches of foreign banks)	88,643	40,108	93,590	222,341
Other balances with banks in United States	212	309	654	1,175
Balances with banks in foreign countries	676	3	0	679
Cash items in process of collection	226,811	76,900	7,860	311,571
INVESTMENT SECURITIES - TOTAL	1,170,783	366,933	539,026	2,076,742
U.S. Treasury securities	447,409	162,716	238,006	848,131
Securities of other U.S. Government agencies and corps	86,696	12,799	47,425	146,920
Obligations of States and subdivisions	622,203	188,014	252,619	1,062,836
Other securities	14,475	3,404	976	18,855
TRADING ACCOUNT SECURITIES	29,156	3,364	0	32,520
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	74,404	49,700	30,105	154,209
OTHER LOANS AND DISCOUNTS - TOTAL	2,950,344	963,698	981,898	4,895,940
Real estate loans - total	879,698	263,165	368,582	1,511,445
Secured by farmland	43,728	15,890	23,950	83,568
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	40,432	5,187	11,022	56,641
Guaranteed by Veterans Administration	24,139	3,255	9,146	36,540
Not insured or guaranteed by FHA or VA	481,910	145,553	209,718	837,181
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	150	10	1,786	1,946
Not insured by FHA	8,449	17,879	5,377	31,705
Secured by other properties	280,890	75,391	107,583	463,864
Loans to domestic commercial and foreign banks	8,822	2,318	350	11,490
Loans to other financial institutions	112,539	21,190	10,606	144,335
Loans to brokers and dealers in securities	6,543	7,882	2,858	17,283
Other loans for purchasing or carrying securities	17,977	11,975	2,076	32,028
Loans to farmers (excluding loans on real estate)	68,253	18,605	21,628	108,486
Commercial and industrial loans (incl. open market paper)	750,461	276,825	181,217	1,208,503
Other loans to individuals - total	1,022,292	341,596	384,637	1,748,525
Passenger automobile instalment loans	382,958	119,805	163,258	666,021
Credit cards and related plans:				
Retail (charge account) credit card plans	63,773	35,491	9,068	108,332
Check credit and revolving credit plans	8,008	2,118	11,674	21,800
Other retail consumer instalment loans	68,869	31,260	41,579	141,708
Residential repair and modernization instalment loans	33,808	18,681	19,695	72,184
Other instalment loans for personal expenditures	198,602	77,153	74,054	349,809
Single-payment loans for personal expenditures	266,274	57,088	65,309	388,671
All other loans (including overdrafts)	83,759	20,142	9,944	113,845
TOTAL LOANS AND SECURITIES	4,224,687	1,383,695	1,551,029	7,159,411
Bank premises, furniture and fixtures, and other assets representing bank premises	110,669	37,670	29,975	178,314
Real estate owned other than bank premises	3,042	610	813	4,465
Investments in subsidiaries not consolidated	371	936	330	1,637
Customers' liabilities on acceptances outstanding	2,619	741	106	3,466
Other assets	36,765	11,740	10,895	59,400
TOTAL ASSETS	5,047,364	1,640,637	1,728,241	8,416,242

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[14]	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
725,201	56,366	44,344	825,911	3,391	205,969	82,983	69,998	358,950
71,730	6,923	10,485	89,138	118	35,280	11,861	16,301	63,442
245,677	16,990	0	262,667	0	58,015	22,721	0	80,736
51,834	7,185	28,791	87,810	2,637	81,709	35,569	49,851	167,129
646	19	210	875	233	40	10	506	556
4,852	45	114	5,011	209	0	0	0	0
350,462	25,204	4,744	380,410	194	30,925	12,822	3,340	47,087
992,896	85,658	148,086	1,226,640	7,033	521,111	212,063	311,069	1,044,243
398,289	35,542	67,637	501,468	3,383	271,268	97,954	166,207	535,429
26,980	8,129	18,655	53,764	0	40,528	17,517	23,566	81,611
554,876	41,316	60,411	656,603	0	204,328	93,902	116,326	414,556
12,751	671	1,383	14,805	3,650	4,987	2,690	4,970	12,647
41,357	3,234	0	44,591	0	0	0	0	0
233,728	2,330	22,370	258,428	5,000	58,260	47,025	49,995	155,280
2,977,050	200,691	292,422	3,470,163	39,905	699,749	322,683	395,892	1,418,324
723,846	51,769	91,547	867,162		230,752	106,322	173,382	510,456
20,888	2,383	6,423	29,694		10,933	9,376	12,652	32,961
141,461	3,418	1,807	146,686		13,556	7,299	5,158	26,013
14,363	178	173	14,714		2,018	1,036	835	3,889
300,499	23,369	57,474	381,342		134,923	52,202	120,554	307,679
5,311	0	0	5,311		0	0	0	0
31,509	1,662	572	33,743		8,157	1,209	4,118	13,484
209,815	20,759	25,098	255,672		61,165	35,200	30,065	126,430
14,915	0	0	14,915		434	490	600	1,524
150,424	5,664	3,611	159,699		17,641	4,628	4,331	26,600
10,180	102	230	10,512		4,210	516	1,950	6,676
15,475	141	1,711	17,327		1,264	6,795	871	8,930
188,534	6,885	21,716	217,135		8,619	5,431	5,317	19,367
1,164,321	67,772	90,388	1,322,481		140,971	65,855	47,007	253,833
666,880	61,317	82,069	810,266		285,916	128,482	157,590	571,988
244,129	14,350	36,804	295,283		115,416	59,349	65,821	240,586
65,733	5,972	2,176	73,881		7,837	2,227	2,279	12,343
6,263	38	401	6,702		207	2,062	336	2,605
79,535	10,419	19,694	109,648		35,576	14,504	21,941	72,021
45,292	4,433	4,759	54,484		10,738	8,974	7,500	27,212
82,945	6,043	12,064	101,052		47,374	20,900	34,221	102,495
142,983	20,062	6,171	169,216		68,768	20,466	25,492	114,726
42,475	7,041	1,150	50,666		9,942	4,164	4,844	18,950
4,245,031	291,913	462,878	4,999,822	51,938	1,279,120	581,771	756,956	2,617,847
143,225	8,627	13,061	164,913	125	38,434	14,274	17,288	69,996
14,656	893	471	16,020	32	968	360	252	1,580
9,368	0	0	9,368	0	25	0	0	25
49,641	863	169	50,673	167	0	0	0	0
54,711	2,362	4,333	61,406	362	9,238	4,768	3,878	17,884
5,241,833	361,024	525,256	6,128,113	56,015	1,533,754	684,156	848,372	3,066,282

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,851,820	1,220,853	1,396,068	6,468,741
Individuals, partnerships, and corporations - demand	1,554,178	444,791	529,373	2,528,342
Individuals, partnerships, and corporations - time	2,271,075	765,184	852,971	3,889,230
Savings deposits	1,202,969	422,692	446,727	2,072,388
Deposits accumulated for payment of personal loans	1,233	0	75	1,308
Other deposits of individuals, partnerships, and corps.	1,066,873	342,492	406,169	1,815,534
Certified and officers' checks, letters of credit, travelers' checks, etc	26,567	10,878	13,724	51,169
GOVERNMENT DEPOSITS - TOTAL	372,473	121,910	121,780	616,163
United States Government - demand	56,136	12,132	15,997	84,265
United States Government - time	2,084	213	1,408	3,705
States and subdivisions - demand	182,617	62,298	49,660	294,575
States and subdivisions - time	131,636	47,267	54,715	233,618
DOMESTIC INTERBANK DEPOSITS - TOTAL	96,551	56,560	2,036	155,147
Commercial banks in the United States - demand	96,496	55,780	1,476	153,752
Commercial banks in the United States - time	55	780	560	1,395
Mutual savings banks in the United States - demand	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	479	25	7	511
Foreign governments, central banks, etc. - demand	136	1	7	144
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	343	24	0	367
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	4,321,323	1,399,348	1,519,891	7,240,562
Demand	1,916,473	585,904	610,237	3,112,614
Time	2,404,850	813,444	909,654	4,127,948
MISCELLANEOUS LIABILITIES - TOTAL	285,053	99,070	53,315	437,438
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	110,740	51,017	2,925	164,682
Other liabilities for borrowed money	13,405	400	582	14,387
Mortgage indebtedness	14,068	3,304	1,898	19,270
Acceptances outstanding	2,619	741	106	3,466
Other liabilities	144,221	43,608	47,804	235,633
TOTAL LIABILITIES	4,606,376	1,498,418	1,573,206	7,678,000
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	322	0	222	544
RESERVES ON LOANS AND SECURITIES - TOTAL	52,234	17,611	15,647	85,492
Reserve for bad debt losses on loans	51,224	17,114	14,968	83,306
Other reserves on loans	71	451	352	874
Reserves on securities	939	46	327	1,312
CAPITAL ACCOUNTS - TOTAL	388,432	124,608	139,166	652,206
Capital notes and debentures	1,575	471	3,320	5,366
Equity capital - total	386,857	124,137	135,846	646,840
Preferred stock	0	0	0	0
Common stock	115,603	46,884	42,756	205,243
Surplus	168,680	46,444	57,698	272,822
Undivided profits	100,612	28,809	34,556	163,977
Reserve for contingencies and other capital reserves	1,962	2,000	836	4,798
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,047,364	1,640,637	1,728,241	8,416,242
MEMORANDA				
Demand deposits adjusted[6]	1,537,030	441,092	584,904	2,563,026
Average of total deposits for the 15 calendar days ending with call date	4,235,427	1,382,346	1,501,268	7,119,041
Average of total loans for the 15 calendar days ending with call date	2,922,458	991,250	984,868	4,898,576
Unearned discount on instalment loans included in total capital accounts	2,507	1,182	1,342	5,031
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	13.3	12.5	7.8	12.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.6	10.7	16.5	11.8
Other securities	13.2	11.9	14.7	13.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	59.9	61.8	58.6	60.0
Other assets	3.0	3.2	2.4	2.9
Total capital accounts	7.7	7.6	8.1	7.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.9	9.8	10.3	9.9
NUMBER OF BANKS	102	42	88	232

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
3,817,379	280,865	412,235	4,510,479	24,189	1,156,494	513,269	679,036	2,348,799
1,651,401	112,712	163,636	1,927,749	9,612	482,580	230,504	256,123	969,207
2,125,097	160,119	242,173	2,527,389	14,466	662,571	278,414	417,043	1,358,028
1,320,944	103,624	146,872	1,571,440	6,290	438,495	169,066	262,080	869,641
152	0	218	370	0	78	720	9	807
804,001	56,495	95,083	955,579	8,176	223,998	108,628	154,954	487,580
40,881	8,034	6,426	55,341	111	11,343	4,351	5,870	21,564
345,323	15,805	37,452	398,580	579	117,946	49,264	62,739	229,949
62,653	2,342	6,474	71,469	200	17,055	6,922	9,556	33,533
10,363	104	80	10,547	0	446	145	75	666
153,206	8,292	17,496	178,994	139	87,055	37,121	42,726	166,902
119,101	5,067	13,402	137,570	240	13,390	5,076	10,382	28,848
78,375	5,863	1,005	85,243	26	36,326	12,530	1,621	50,477
66,990	4,811	600	72,401	0	36,300	12,500	1,351	50,151
500	225	128	853	0	26	30	270	326
10,570	827	267	11,664	1	0	0	0	0
315	0	10	325	25	0	0	0	0
36,410	0	3	36,413	10,555	0	0	0	0
977	0	0	977	0	0	0	0	0
17,260	0	0	17,260	0	0	0	0	0
15,933	0	3	15,936	1,555	0	0	0	0
2,240	0	0	2,240	9,000	0	0	0	0
4,277,487	302,533	450,695	5,030,715	35,349	1,310,766	575,063	743,396	2,629,225
2,002,611	137,018	194,902	2,334,531	11,618	634,333	291,398	315,626	1,241,357
2,274,876	165,515	255,793	2,696,184	23,731	676,433	283,665	427,770	1,387,868
527,022	25,929	20,247	573,198	16,439	69,481	30,977	23,438	123,896
289,469	14,630	7,368	311,467	0	30,040	10,150	0	40,190
63,108	1,030	559	64,697	16,249	231	200	1,730	2,161
1,857	687	1,175	3,719	0	3,822	339	1,201	5,362
49,662	863	169	50,694	167	0	0	0	0
122,926	8,719	10,976	142,621	23	35,388	20,288	20,507	76,183
4,804,509	328,462	470,942	5,603,913	51,788	1,380,247	606,040	766,834	2,753,121
127	0	0	127	0	0	0	0	0
60,239	3,575	5,311	69,125	0	14,768	8,096	7,150	30,014
59,407	3,526	5,020	67,953	0	13,348	5,703	6,666	25,717
10	6	37	53	0	369	1,257	139	1,765
822	43	254	1,119	0	1,051	1,136	345	2,532
376,958	28,987	49,003	454,948	4,227	138,739	70,020	74,388	283,147
0	200	3,010	3,210	0	1,512	200	190	1,902
376,958	28,787	45,993	451,738	4,227	137,227	69,820	74,198	281,245
0	0	0	0	0	0	0	0	0
113,248	10,214	17,253	140,715	750	29,547	16,514	16,707	62,768
141,109	11,537	15,765	168,411	750	67,884	32,682	38,591	139,157
112,457	6,962	12,672	132,091	2,077	35,196	16,209	17,485	68,890
10,144	74	303	10,521	650	4,600	4,415	1,415	10,430
5,241,833	361,024	525,256	6,128,113	56,015	1,533,754	684,156	848,372	3,066,282
1,522,506	104,661	183,084	1,810,251	11,224	550,053	259,154	301,379	1,110,586
4,250,640	298,475	446,878	4,995,993	33,328	1,286,002	555,134	730,923	2,572,059
3,035,867	206,544	303,073	3,545,484	38,975	694,776	345,714	413,302	1,453,792
120	0	52	172	0	1,872	782	711	3,365
13.8	15.6	8.4	13.5	6.1	13.4	12.1	8.3	11.7
8.1	12.1	16.4	9.1	6.0	20.3	16.9	22.4	20.1
11.6	12.5	11.8	11.7	6.5	13.6	14.1	14.3	13.9
61.3	56.2	59.9	60.8	80.2	49.4	54.0	52.6	51.3
5.2	3.5	3.4	4.9	1.2	3.2	2.8	2.5	2.9
7.2	8.0	9.3	7.4	.0	9.0	10.2	8.8	9.2
9.2	10.8	11.9	9.5	.0	13.1	13.9	12.2	13.0
27	8	53	88	1	84	35	80	199

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	704,649	228,363	330,250	1,263,262	255
Currency and coin	65,169	24,769	62,849	152,787	48
Reserve with Federal Reserve banks (member banks)	217,007	68,785	0	285,792	0
Demand balances with banks in U.S. (except American branches of foreign banks)	112,477	50,248	244,885	407,610	207
Other balances with banks in United States	36,455	181	9	36,645	0
Balances with banks in foreign countries	1,032	662	0	1,694	0
Cash items in process of collection	272,509	83,718	22,507	378,734	0
INVESTMENT SECURITIES - TOTAL	954,482	379,896	1,491,434	2,825,812	1,554
U.S. Treasury securities	398,266	204,869	861,854	1,464,989	898
Securities of other U.S. Government agencies and corps.	77,392	27,499	119,150	224,041	0
Obligations of States and subdivisions	464,315	141,730	480,257	1,086,302	421
Other securities	14,509	5,798	30,173	50,480	235
TRADING ACCOUNT SECURITIES	11,004	12,437	0	23,441	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	79,953	9,386	79,845	169,184	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,445,079	802,080	2,231,726	5,478,885	915
Real estate loans - total	838,910	292,229	1,040,264	2,171,403	512
Secured by farmland	38,961	20,113	153,967	213,041	361
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	38,868	8,572	22,637	70,077	0
Guaranteed by Veterans Administration	19,298	5,574	10,093	34,965	0
Not insured or guaranteed by FHA or VA	513,146	144,899	555,900	1,213,945	111
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	28	1,754	146	1,928	0
Not insured by FHA	32,096	5,439	9,879	47,414	0
Secured by other properties	196,513	105,878	287,642	590,033	40
Loans to domestic commercial and foreign banks	3,451	1,550	6,630	11,631	0
Loans to other financial institutions	64,753	33,080	39,424	137,257	0
Loans to brokers and dealers in securities	8,901	1,475	3,844	14,220	0
Other loans for purchasing or carrying securities	39,853	14,332	20,094	74,279	0
Loans to farmers (excluding loans on real estate)	64,231	21,235	198,219	283,685	128
Commercial and industrial loans (incl. open market paper)	785,178	259,867	443,359	1,488,404	2
Other loans to individuals - total	549,377	152,953	455,531	1,157,861	269
Passenger automobile instalment loans	181,736	57,290	175,734	414,760	96
Credit cards and related plans:					
Retail (charge account) credit card plans	21,120	0	2,050	23,170	0
Check credit and revolving credit plans	12,322	3,519	4,768	21,209	0
Other retail consumer instalment loans	59,232	12,053	47,288	118,573	0
Residential repair and modernization instalment loans	19,614	7,992	14,500	42,106	0
Other instalment loans for personal expenditures	56,772	15,973	64,166	136,911	24
Single-payment loans for personal expenditures	197,981	56,126	147,025	401,132	149
All other loans (including overdrafts)	90,425	25,359	24,361	140,145	4
TOTAL LOANS AND SECURITIES	3,490,518	1,203,799	3,803,005	8,497,322	2,469
Bank premises, furniture and fixtures, and other assets representing bank premises	66,382	36,317	70,165	172,864	154
Real estate owned other than bank premises	7,586	308	1,859	9,753	0
Investments in subsidiaries not consolidated	0	43	11	54	0
Customers' liabilities on acceptances outstanding	14,890	3,124	474	18,488	0
Other assets	45,505	14,584	19,684	79,773	67
TOTAL ASSETS	4,329,530	1,486,538	4,225,448	10,041,516	2,945

WYOMING				OTHER AREAS[5]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
80,072	13,906	16,072	110,050	3,278	179,924	17,992	201,194	77,258
7,485	1,692	2,068	11,245	2,310	39,158	3,812	45,280	6,335
24,710	5,863	0	30,573	0	0	6,433	6,433	0
39,364	5,840	13,065	58,269	0	36,728	3,364	40,092	54,280
0	0	0	0	0	8,091	61	8,152	9,666
0	0	0	0	0	9,631	118	9,749	2
8,513	511	939	9,963	968	86,316	4,204	91,488	6,975
155,740	32,831	37,123	225,694	0	222,601	40,195	262,796	279,960
82,915	19,244	22,089	124,248	0	121,804	20,975	142,779	148,306
6,808	0	2,919	9,727	0	27,001	0	27,001	39,604
63,654	13,393	12,012	89,059	0	70,489	19,069	89,558	86,468
2,363	194	103	2,660	0	3,307	151	3,458	5,582
0	0	0	0	0	9,683	0	9,683	0
11,050	4,600	4,300	19,950	0	0	10,400	10,400	0
306,705	62,726	68,901	438,332	79,924	1,697,491	179,265	1,956,680	352,850
64,398	12,760	17,435	94,593	15,609	574,906	119,495	710,010	30,867
3,729	1,821	3,528	9,078	0	13,455	0	13,455	1,930
10,843	1,298	3,188	15,329	2,638	183,972	13,164	199,774	3,632
3,512	142	1,148	4,802	0	22,995	93	23,088	48
16,591	5,191	3,436	25,218	10,818	164,345	79,932	255,095	17,925
403	0	0	403	0	7,595	4,401	11,996	0
1,402	0	167	1,569	0	27,987	7,956	35,943	2,582
27,918	4,308	5,968	38,194	2,153	154,557	13,949	170,659	4,750
200	0	0	200	0	8	0	8	13,885
1,990	68	246	2,304	152	59,102	0	59,254	0
16	0	24	40	0	145	0	145	0
3,632	374	845	4,851	2,721	1,344	0	4,065	0
54,955	25,749	19,292	109,996	316	25,880	0	26,196	248
94,378	14,468	14,875	123,721	33,046	638,580	39,946	711,572	248,773
74,653	9,168	15,877	99,698	27,655	302,753	18,939	349,347	45,140
27,551	3,887	6,294	37,732	14,279	48,386	5,638	68,303	21,629
212	0	8	220	0	6,146	0	6,146	0
1,667	0	4	1,671	0	1,936	0	1,936	1,463
13,515	1,933	2,851	18,299	3,498	81,241	2,615	87,354	1,383
2,036	112	290	2,438	329	35,077	1,468	36,874	1,237
11,205	818	1,591	13,614	9,508	103,541	8,976	122,025	9,421
18,467	2,418	4,839	25,724	41	26,426	242	26,709	10,007
2,483	139	307	2,929	425	94,773	885	96,083	13,937
473,495	100,157	110,324	683,976	79,924	1,929,775	229,860	2,239,559	632,810
14,083	840	2,158	17,081	838	41,918	2,552	45,308	2,626
432	159	95	686	50	2,678	295	3,023	56
55	0	0	55	0	544	0	544	0
0	0	0	0	0	2,869	131	3,000	8
5,867	303	559	6,729	7,699	581,377	345,944	935,020	168,168
574,004	115,365	129,208	818,577	91,789	2,739,085	596,774	3,427,648	880,926

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,117,065	1,056,561	3,510,159	7,683,785	1,269
Individuals, partnerships, and corporations - demand	1,252,803	397,962	1,107,504	2,758,269	366
Individuals, partnerships, and corporations - time	1,826,830	645,851	2,361,797	4,834,478	903
Savings deposits	790,809	317,938	945,104	2,053,851	184
Deposits accumulated for payment of personal loans	257	0	730	987	20
Other deposits of individuals, partnerships, and corps.	1,035,764	327,913	1,415,963	2,779,640	699
Certified and officers' checks, letters of credit, travelers' checks, etc.	37,432	12,748	40,858	91,038	0
GOVERNMENT DEPOSITS - TOTAL	320,626	118,311	272,776	711,713	110
United States Government - demand	65,224	21,828	45,438	132,490	3
United States Government - time	672	21	171	864	0
States and subdivisions - demand	87,986	48,404	121,387	257,777	107
States and subdivisions - time	166,744	48,058	105,780	320,582	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	199,935	67,057	10,643	277,635	0
Commercial banks in the United States - demand	198,519	64,657	10,628	273,804	0
Commercial banks in the United States - time	849	0	15	864	0
Mutual savings banks in the United States - demand	567	2,400	0	2,967	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	41,860	811	0	42,671	0
Foreign governments, central banks, etc. - demand	680	0	0	680	0
Foreign governments, central banks, etc. - time	32,250	0	0	32,250	0
Banks in foreign countries - demand	7,728	811	0	8,539	0
Banks in foreign countries - time	1,202	0	0	1,202	0
TOTAL DEPOSITS	3,679,486	1,242,740	3,793,578	8,715,804	1,379
Demand	1,650,939	548,810	1,325,815	3,525,564	476
Time	2,028,547	693,930	2,467,763	5,190,240	903
MISCELLANEOUS LIABILITIES - TOTAL	291,605	114,686	62,921	469,212	69
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	92,786	39,640	4,627	137,053	0
Other liabilities for borrowed money	49,531	34,622	4,429	88,582	0
Mortgage indebtedness	758	679	4,703	6,140	0
Acceptances outstanding	14,890	3,124	474	18,488	0
Other liabilities	133,640	36,621	48,688	218,949	69
TOTAL LIABILITIES	3,971,091	1,357,426	3,856,499	9,185,016	1,448
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	23	23	0
RESERVES ON LOANS AND SECURITIES - TOTAL	51,734	16,597	42,809	111,140	19
Reserve for bad debt losses on loans	51,412	16,505	42,178	110,095	19
Other reserves on loans	52	57	157	266	0
Reserves on securities	270	35	474	779	0
CAPITAL ACCOUNTS - TOTAL	306,705	112,515	326,117	745,337	1,478
Capital notes and debentures	4,420	10,300	8,264	22,984	0
Equity capital - total	302,285	102,215	317,853	722,353	1,478
Preferred stock	0	0	750	750	0
Common stock	87,461	27,316	86,909	201,686	384
Surplus	125,320	46,477	148,230	320,027	485
Undivided profits	80,017	27,137	78,025	185,179	543
Reserve for contingencies and other capital reserves	9,487	1,285	3,939	14,711	66
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,329,530	1,486,538	4,225,448	10,041,516	2,945
MEMORANDA					
Demand deposits adjusted[6]	1,114,687	378,607	1,247,242	2,740,536	473
Average of total deposits for the 15 calendar days ending with call date	3,643,314	1,227,438	3,764,422	8,635,174	1,402
Average of total loans for the 15 calendar days ending with call date	2,443,533	800,084	2,269,998	5,513,615	918
Unearned discount on instalment loans included in total capital accounts	2,690	567	920	4,177	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.3	15.4	7.8	12.6	8.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.0	15.6	23.2	16.8	30.5
Other securities	11.3	10.8	12.1	11.6	22.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.3	54.6	54.7	56.2	31.1
Other assets	3.1	3.7	2.2	2.8	7.5
Total capital accounts	7.1	7.6	7.7	7.4	50.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.5	10.7	10.8	10.2	82.5
NUMBER OF BANKS	122	43	434	599	4

WYOMING				OTHER AREAS[5]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
415,408	88,631	99,078	603,117	55,914	1,910,346	430,594	2,396,854	346,529
157,881	37,600	37,065	242,546	20,998	550,608	46,109	617,715	74,947
239,007	50,369	61,067	350,443	34,275	1,327,299	381,492	1,743,066	260,851
108,126	22,178	25,067	155,371	20,010	492,934	39,598	552,542	50,807
94	0	0	94	0	0	0	0	4,994
130,787	28,191	36,000	194,978	14,265	834,365	341,894	1,190,524	205,050
8,520	662	946	10,128	641	32,439	2,993	36,073	10,731
67,072	14,174	15,572	96,818	17,117	157,928	96,141	271,186	48,018
7,844	1,641	1,446	10,931	1,904	6,685	937	9,526	13,477
307	10	10	327	4,470	3,667	0	8,137	60
34,540	7,272	7,092	48,904	6,034	106,164	23,834	136,032	20,569
24,381	5,251	7,024	36,656	4,709	41,412	71,370	117,491	13,912
17,310	323	361	17,994	0	136,322	2,353	138,675	3,483
17,310	323	361	17,994	0	98,579	1,353	99,932	3,483
0	0	0	0	0	37,262	0	37,262	0
0	0	0	0	0	86	0	86	0
0	0	0	0	0	395	1,000	1,395	0
0	0	0	0	0	44,047	27,513	71,560	268
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	2,297	13	2,310	268
0	0	0	0	0	41,750	27,500	69,250	0
499,790	103,128	115,011	717,929	73,031	2,248,643	556,601	2,878,275	398,298
236,095	47,498	46,910	330,503	29,577	796,858	75,239	901,674	123,475
263,695	55,630	68,101	387,426	43,454	1,451,785	481,362	1,976,601	274,823
18,502	1,208	1,800	21,510	18,492	350,110	32,160	400,762	416,440
5,900	0	0	5,900	0	18,465	0	18,465	0
2,699	100	21	2,820	0	16,001	10,000	26,001	53,540
0	0	0	0	0	14,167	999	15,166	0
0	0	0	0	0	2,869	131	3,000	8
9,903	1,108	1,779	12,790	18,492	298,608	21,030	338,130	362,892
518,292	104,336	116,811	739,439	91,523	2,598,753	588,761	3,279,037	814,738
0	0	0	0	0	0	0	0	0
4,332	962	1,184	6,478	0	12,087	932	13,019	4,418
4,193	962	1,120	6,275	0	2,511	932	3,443	3,795
14	0	10	24	0	9,501	0	9,501	623
125	0	54	179	0	75	0	75	0
51,380	10,067	11,213	72,660	266	128,245	7,081	135,592	61,770
1,684	635	0	2,319	0	11,650	0	11,650	38,500
49,696	9,432	11,213	70,341	266	116,595	7,081	123,942	23,270
0	0	113	113	0	0	0	0	0
6,268	921	1,670	8,859	0	38,239	400	38,639	11,327
24,027	5,363	5,161	34,551	0	49,792	4,100	53,892	9,722
17,940	2,870	3,864	24,674	266	22,247	2,326	24,839	1,221
1,461	278	405	2,144	0	6,317	255	6,572	1,000
574,004	115,365	129,208	818,577	91,789	2,739,085	596,774	3,427,648	880,926
202,428	45,023	44,164	291,615	26,705	605,278	68,745	700,728	99,540
489,301	102,175	115,899	707,375	72,604	2,194,215	551,145	2,817,964	387,179
307,663	62,392	68,639	438,694	79,531	1,692,766	177,287	1,949,584	344,526
999	0	284	1,283	0	0	0	0	0
13.9	12.1	12.4	13.4	3.6	6.6	3.0	5.9	8.8
15.6	16.7	19.4	16.4	.0	5.4	3.5	5.0	21.3
11.5	11.8	9.4	11.2	.0	3.0	3.2	3.0	10.4
55.4	58.4	56.7	56.0	87.1	62.0	31.8	57.4	40.1
3.6	1.1	2.2	3.0	9.4	23.0	58.5	28.8	19.4
9.0	8.7	8.7	8.9	.0	8.3	.6	38.7[5]	7.6
12.5	12.2	12.3	12.4	.0	10.0	.6	38.9[5]	10.5
40	13	17	70		8	1	9	10

ASSETS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	785,441	65,504	4,181	14,928	16,538	13,413
Currency and coin	145,431	15,513	375	3,529	3,305	3,874
Demand balances with banks in the United States	443,832	36,079	3,351	10,100	10,392	5,063
Other balances with banks in the United States	122,947	3,625	50	0	1,789	3,000
Cash items in process of collection	73,231	10,287	405	1,299	1,052	1,476
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	2,376,775	181,069	24,891	76,072	108,226	136,162
Valuation reserves	12,091	1,085	822	4	1,215	1,250
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	2,388,866	182,154	25,713	76,076	109,441	137,412
Direct:						
Treasury bills	119,251	7,087	900	3,983	7,343	510
Treasury certificates of indebtedness	880	730	0	150	0	0
Treasury notes maturing in 1 year or less	215,839	22,163	1,977	6,676	8,012	20,652
Treasury notes maturing after 1 year	620,312	71,475	11,803	25,839	7,826	61,595
United States nonmarketable bonds	11,588	1,739	0	0	4,951	0
Other bonds maturing in 1 year or less	57,293	2,551	1,049	3,563	655	397
Other bonds maturing in 1 to 5 years	420,317	45,649	6,677	17,602	34,400	6,837
Other bonds maturing in 5 to 10 years	42,061	4,403	146	2,137	200	357
Other bonds maturing after 10 years	714,505	22,868	273	13,753	46,031	18,192
Guaranteed obligations	186,820	3,489	2,888	2,373	23	28,872
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	188,834	13,110	1,943	7,662	7,456	5,247
Valuation reserves	5,562	237	93	2	174	237
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	194,396	13,347	2,036	7,664	7,630	5,484
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	7,859,961	524,417	9,044	149,741	135,402	285,591
Valuations reserves	25,689	1,134	46	971	2,083	73
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	7,885,650	525,551	9,090	150,712	137,485	285,664
Railroads	533,339	29,877	0	15,086	5,521	6,963
Utilities	3,819,233	240,200	119	67,793	60,966	151,810
Industrials	1,047,083	4,441	99	9,842	10,842	20,113
Securities of Federal agencies and corporations not guaranteed by U.S.	1,277,870	145,471	8,872	34,026	50,812	75,495
All other	1,208,125	105,562	0	23,965	9,344	31,283
CORPORATE STOCKS, NET - TOTAL	1,920,925	346,211	0	46,669	6,392	61,874
Valuations reserves	38,455	9,664	0	455	9	0
CORPORATE STOCKS, GROSS - TOTAL	1,959,380	355,875	0	47,124	6,401	61,874
Bank	263,917	144,583	0	13,865	228	30,282
Other	1,695,463	211,292	0	33,259	6,173	31,592
TOTAL SECURITIES	12,346,495	1,064,807	35,878	280,144	257,476	488,874
LOANS AND DISCOUNTS, NET - TOTAL	51,730,077	4,400,322	72,707	669,435	635,125	1,547,329
Valuations reserves	122,737	1,748	1,375	563	3,027	0
LOANS AND DISCOUNTS, GROSS - TOTAL	51,852,814	4,402,070	74,082	669,998	638,152	1,547,329
Real estate loans - total	49,872,706	4,131,893	69,137	620,615	530,209	1,495,989
Secured by farmland	95,031	3,448	4,003	1,031	582	0
Secured by residential properties:						
Insured by FHA	14,796,944	632,774	2,670	161,596	172,195	429,814
Guaranteed by VA	10,953,676	473,405	1,861	139,385	117,662	402,073
Not insured or guaranteed by FHA or VA	17,654,761	2,377,057	46,403	230,196	216,968	469,436
Secured by other properties	6,372,294	645,209	14,200	88,407	22,802	194,666
Commercial and industrial loans (incl. open market paper)	403,284	27,871	297	3,282	6,009	0
Loans to individuals for personal expenditures	1,003,473	160,109	1,885	31,690	90,779	35,084
All other loans (including overdrafts)	573,351	82,197	2,763	14,411	11,155	16,256
TOTAL LOANS AND SECURITIES	64,076,572	5,465,129	108,585	949,579	892,601	2,036,203
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	568,221	58,502	1,279	9,044	6,080	12,021
Bank premises	409,065	31,037	1,047	5,823	4,784	8,546
Furniture and fixtures	99,230	9,621	171	1,745	1,249	2,978
Real estate owned other than bank premises	59,926	17,844	61	1,476	47	497
MISCELLANEOUS ASSETS	686,019	26,032	380	2,359	46,629	7,733
TOTAL ASSETS	66,116,253	5,615,167	114,425	975,910	961,848	2,069,370

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[22]
18,735	69,793	479,062	47,155	10,962	4,312	15,004	1,404	24,450
2,954	11,456	85,184	10,808	3,101	859	1,740	232	1,491
12,495	41,444	254,176	32,273	6,895	2,747	12,720	1,077	15,019
2,125	11,500	90,224	3,055	800	601	349	0	5,829
1,150	5,393	48,478	1,019	166	105	195	95	2,111
77,203	251,143	1,143,918	190,684	58,215	23,116	68,308	3,662	34,106
0	133	4,663	1,383	1,502	0	21	0	13
77,203	251,276	1,148,581	192,067	59,717	23,116	68,329	3,662	34,119
1,755	55,933	14,722	0	9,577	991	2,738	406	13,306
0	0	0	0	0	0	0	0	0
15,771	15,958	100,020	5,513	11,889	5,383	1,220	100	505
26,251	65,176	261,541	37,718	21,547	9,344	15,040	250	4,907
50	500	3,240	533	0	0	0	0	575
3,047	3,862	33,789	3,177	422	549	4,212	20	0
15,410	54,742	154,565	48,774	7,051	2,429	22,772	1,512	1,897
383	3,544	23,375	3,633	622	1,577	996	438	50
10,289	48,544	443,989	74,362	3,240	2,793	16,704	926	12,541
4,047	3,017	113,340	18,357	5,369	50	4,647	10	338
4,305	14,186	91,015	34,989	1,545	205	3,349	1,130	2,691
0	50	4,287	474	2	0	0	0	6
4,305	14,236	95,302	35,463	1,547	205	3,349	1,130	2,697
84,013	515,608	4,716,209	998,424	90,782	7,066	142,378	4,418	195,863
55	3,871	6,956	3,794	2,868	0	133	0	3,705
84,073	520,479	4,723,165	1,002,218	93,650	7,066	142,511	4,418	199,568
2,063	54,707	278,218	105,781	3,857	180	9,416	1,483	20,187
38,370	279,728	2,332,558	432,221	35,518	2,193	61,749	768	115,240
6,093	65,184	626,233	253,897	20,555	962	8,251	1,042	19,524
30,969	80,662	651,589	104,406	22,287	3,396	42,848	925	26,112
6,573	40,198	834,567	105,913	11,433	335	20,247	200	18,505
70,032	45,796	1,095,835	93,091	90,389	2,602	8,366	176	53,492
1,340	0	17,918	3,469	4,945	80	0	0	575
71,372	45,796	1,113,753	96,560	95,334	2-682	8,366	176	54,067
15,356	3,645	11,909	7,491	32,069	2,487	492	67	1,443
56,015	42,151	1,101,844	89,069	63,265	195	7,874	109	52,624
235,559	827,733	7,046,977	1,317,188	240,931	32,989	222,401	9,386	286,152
986,491	2,135,124	35,297,068	2,902,725	904,880	269,758	1,056,221	27,177	825,715
2,671	3,513	103,000	0	1,860	9	49	2	4,920
989,162	2,138,637	35,400,068	2,902,725	906,740	269,767	1,056,270	27,179	830,635
882,161	2,076,473	34,316,620	2,801,940	838,981	247,762	1,030,701	26,006	804,219
2,664	40	59,493	646	29	3,236	1,361	306	18,192
182,302	630,182	10,627,541	1,218,305	207,846	71,748	186,394	4,239	268,838
154,622	398,299	8,152,470	836,605	141,045	30,338	38,168	2,667	65,076
374,457	899,652	11,079,761	531,812	377,515	112,854	602,793	14,847	321,000
167,606	148,300	4,397,355	214,572	112,546	29,586	201,985	3,947	131,113
22,795	0	296,469	20,983	15,488	2,475	93	2	7,520
64,385	26,087	497,226	22,197	37,576	11,298	15,577	755	8,225
19,221	36,077	289,753	57,605	14,695	8,232	9,899	416	10,671
1,222,050	2,962,857	42,344,045	4,219,913	1,145,811	302,747	1,278,622	36,563	1,111,867
15,175	27,298	354,035	29,507	15,201	2,267	23,069	444	14,299
12,239	19,157	263,480	20,607	12,299	1,948	17,554	182	10,362
1,773	5,951	58,402	7,828	2,022	258	3,702	127	3,403
1,163	2,190	32,153	1,072	880	61	1,813	135	534
4,065	31,650	482,696	52,626	7,713	1,735	10,250	83	12,068
1,260,025	3,091,538	43,659,838	4,349,201	1,179,687	311,061	1,326,945	38,494	1,162,684

LIABILITIES AND SURPLUS ACCOUNTS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1670
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
LIABILITIES						
DEPOSITS - TOTAL	60,197,536	5,114,742	105,601	884,870	874,870	1,888,600
Demand deposits of individuals, partnerships, and corps.	563,227	50,911	4,663	7,531	21,558	48,119
Time deposits of individuals, partnerships, and corps.	59,569,837	5,061,543	98,094	871,074	849,056	1,839,806
Other deposits (official checks, etc.)	24,054	270	371	299	4,098	415
States and subdivisions	31,277	1,418	2,272	5,850	16	148
United States Government	7,037	445	201	116	134	111
Interbank	2,104	155	0	0	8	1
TOTAL DEMAND DEPOSITS	596,481	51,772	6,132	7,925	25,806	48,650
TOTAL SAVINGS AND TIME DEPOSITS	59,601,055	5,062,970	99,469	876,945	849,064	1,839,950
MISCELLANEOUS LIABILITIES	1,141,536	35,577	118	4,069	13,340	15,981
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	61,339,072	5,150,319	105,719	888,939	888,210	1,904,581
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL[8]	4,777,181	464,848	8,706	86,971	73,638	164,789
Surplus	3,356,983	159,223	6,661	52,950	46,600	100,472
Undivided profits	990,319	205,383	1,620	29,982	27,038	51,666
Other segregations of surplus	429,879	100,242	425	4,039	0	12,651
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	66,116,253	5,615,167	114,425	975,910	961,848	2,069,370
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.2	1.2	3.7	1.5	1.7	.6
U.S. Government obligations, direct and guaranteed	3.6	3.2	21.8	7.8	11.3	6.6
Other securities	15.1	15.7	9.6	20.9	15.5	17.0
Loans and discounts	78.2	78.4	63.5	68.6	66.0	74.8
Other assets	1.9	1.5	1.4	1.2	5.5	1.0
Total surplus accounts	7.2	8.3	7.6	8.9	7.7	8.0
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	7.6	8.7	10.2	9.8	8.8	8.6
NUMBER OF BANKS	331	69	4	31	5	8

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[22]
1,127,949	2,863,101	39,803,612	3,873,836	1,068,364	284,650	1,224,831	35,019	1,047,491
8,150	67,099	320,360	10,608	4,005	1,672	7,498	141	10,912
1,118,981	2,774,619	39,476,390	3,861,298	1,063,620	281,513	1,214,018	34,516	1,025,306
65	12,827	2,716	1,214	32	230	25	167	1,325
524	7,351	199	129	654	1,205	2,114	189	9,108
54	927	3,861	587	53	1	79	6	462
72	278	86	0	0	29	1,097	0	378
8,259	81,983	327,222	12,445	4,095	1,945	7,603	314	12,320
1,119,680	2,781,118	39,476,390	3,861,391	1,064,269	282,705	1,217,228	34,705	1,035,171
19,425	26,936	787,005	173,154	20,920	6,477	6,494	175	31,865
1,147,374	2,893,037	40,590,617	4,046,990	1,089,284	291,127	1,231,325	35,194	1,079,356
112,651	201,561	3,069,221	302,211	90,403	19,934	95,620	3,300	83,328
57,832	103,238	2,463,802	171,733	66,509	8,021	61,295	2,615	56,032
48,905	8,346	545,187	25,395	10,697	7,309	19,774	181	8,836
5,914	89,977	60,232	105,083	13,197	4,604	14,551	504	18,460
1,260,025	3,091,598	43,659,838	4,349,201	1,179,687	311,061	1,326,945	38,494	1,162,684
1.5	2.3	1.1	1.1	.9	1.4	1.1	3.6	2.1
5.1	8.1	2.6	4.4	4.9	7.4	5.1	9.5	2.9
12.6	18.7	13.5	25.9	15.5	3.2	11.6	14.9	21.7
78.3	69.1	80.8	66.7	76.7	86.7	79.6	70.6	71.0
1.5	1.9	1.9	1.9	1.9	1.3	2.5	1.4	2.3
8.9	6.5	7.0	6.9	7.7	6.4	7.2	8.6	7.2
9.7	7.3	7.3	7.4	8.1	7.0	7.7	9.9	7.5
31	21	122	7	7	6	9	3	8

ASSETS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1970[23]
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	85,849,500	51,420	241,823	1,675,800	3,088,146
Currency and coin	7,126,041	6,240	34,850	233,919	510,319
Reserve with Federal Reserve banks (member banks)	21,532,330	1,869	16,502	184,522	513,898
Demand balances with banks in U.S. (except American branches of foreign banks)	18,027,441	41,778	181,841	1,201,807	1,895,886
Other balances with banks in United States	285,151	1,071	3,595	10,743	20,696
Balances with banks in foreign countries	399,435	90	38	518	1,084
Cash items in process of collection	38,479,102	372	4,997	44,291	146,263
INVESTMENT SECURITIES - TOTAL	124,679,774	124,606	673,176	4,743,078	9,395,875
U.S. Treasury securities	50,959,812	78,535	459,899	2,771,139	4,733,648
Securities of other U.S. Government agencies and corps	9,762,280	19,850	129,768	802,857	1,232,989
Obligations of States and subdivisions	61,514,865	16,554	72,290	1,093,740	3,316,084
Other securities	2,442,817	9,667	11,219	75,342	113,154
TRADING ACCOUNT SECURITIES	2,978,856	200	0	0	272
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	11,203,002	16,968	75,974	429,270	940,356
OTHER LOANS AND DISCOUNTS - TOTAL	287,308,646	157,505	922,290	6,691,071	14,076,643
Real estate loans - total	71,019,535	23,699	198,600	1,922,995	4,419,416
Secured by farmland	4,053,825	7,340	71,337	570,163	995,556
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,158,499	961	10,141	61,381	143,834
Guaranteed by Veterans Administration	2,571,958	392	1,197	10,347	37,391
Not insured or guaranteed by FHA or VA	31,631,453	13,023	90,201	990,667	2,323,950
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	576,921	48	408	879	2,260
Not insured by FHA	2,728,234	98	1,739	13,514	42,604
Secured by other properties	22,298,645	1,837	23,577	276,044	873,821
Loans to domestic commercial and foreign banks	2,536,373	473	4,395	24,787	45,378
Loans to other financial institutions	14,436,086	2,281	8,367	59,247	114,313
Loans to brokers and dealers in securities	3,972,371	850	388	7,447	22,734
Other loans for purchasing or carrying securities	3,565,894	1,117	4,543	36,306	116,576
Loans to farmers (excluding loans on real estate)	11,244,226	35,802	348,683	1,934,871	2,658,600
Commercial and industrial loans (incl. open market paper)	108,931,318	15,217	128,909	973,554	2,532,609
Other loans to individuals - total	64,493,486	72,218	217,315	1,663,290	3,994,001
Passenger automobile instalment loans	22,549,206	30,761	102,838	728,222	1,748,932
Credit cards and related plans:					
Retail (charge account) credit card plans	3,053,067	88	184	2,671	9,747
Check credit and revolving credit plans	1,183,703	5	167	829	7,164
Other retail consumer instalment loans	6,996,442	7,110	24,869	191,201	491,613
Residential repair and modernization instalment loans	3,619,528	2,875	6,395	60,019	168,275
Other instalment loans for personal expenditures	10,086,678	19,383	28,710	264,236	637,844
Single-payment loans for personal expenditures	17,004,862	11,996	54,152	416,112	930,426
All other loans (including overdrafts)	7,109,357	5,848	11,090	68,574	173,016
TOTAL LOANS AND SECURITIES	426,170,278	299,279	1,671,440	11,863,419	24,413,146
Bank premises, furniture and fixtures, and other assets representing bank premises	8,585,806	9,801	26,486	183,229	423,452
Real estate owned other than bank premises	397,787	3,559	1,217	9,876	24,992
Investments in subsidiaries not consolidated	738,663	3,051	50	392	719
Customers' liabilities on acceptances outstanding	4,032,044	0	59	461	20,681
Other assets	7,217,300	14,414	4,642	34,249	125,467
TOTAL ASSETS	532,991,378	381,524	1,945,717	13,767,426	28,096,603

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
6,056,663	5,138,813	4,937,742	15,247,437	9,196,090	40,215,566
993,508	782,468	650,334	1,626,427	827,431	1,460,545
1,250,565	1,230,778	1,139,598	4,004,830	2,546,867	10,642,901
3,316,454	2,412,549	2,163,456	3,740,648	1,081,114	1,991,908
40,883	29,941	24,713	68,704	54,058	30,747
8,685	16,538	47,041	32,816	42,464	250,160
446,567	666,539	912,600	5,774,012	4,644,156	25,839,305
18,022,324	13,402,051	11,305,180	24,097,832	10,712,080	32,203,572
8,062,454	5,465,861	4,433,584	9,337,242	3,838,749	11,778,701
2,041,847	1,398,894	1,046,848	1,449,036	459,939	1,180,252
7,642,682	6,322,870	5,609,457	12,836,351	6,178,164	18,426,673
275,341	214,426	215,291	475,203	235,228	817,946
86	9,386	16,394	285,736	467,308	2,199,474
1,718,922	1,090,562	1,017,973	1,992,527	1,422,558	2,497,892
28,396,134	23,209,253	20,990,325	54,572,451	29,784,637	108,508,337
9,339,102	7,581,303	6,830,545	15,350,503	6,934,630	18,418,742
1,139,803	362,784	247,897	334,705	99,874	224,366
328,802	394,718	430,194	1,521,039	772,199	3,495,230
133,321	167,660	190,362	605,351	391,897	1,034,040
5,157,256	4,001,520	3,202,971	6,485,993	2,596,766	6,769,106
10,175	12,304	17,205	128,748	193,761	211,133
135,961	174,092	237,167	581,550	363,290	1,178,219
2,433,784	2,468,225	2,504,749	5,693,117	2,516,843	5,506,648
113,038	74,366	85,460	154,607	257,335	1,776,534
295,350	338,207	458,449	2,268,006	2,098,187	8,793,679
52,332	106,970	98,054	343,691	193,453	3,146,452
315,317	241,116	287,019	885,193	334,933	1,343,774
2,566,464	851,886	402,733	910,517	204,025	1,330,645
6,209,622	6,200,139	6,289,127	18,287,124	11,895,059	56,399,958
9,129,225	7,506,754	6,213,354	14,968,559	6,872,664	13,856,106
3,900,007	3,087,674	2,452,101	4,927,293	1,996,057	3,575,321
59,148	113,261	170,648	858,875	565,504	1,272,941
28,480	40,427	63,108	303,860	206,649	533,014
1,151,979	995,204	666,224	1,664,683	643,215	1,160,344
398,605	379,946	367,217	912,592	426,746	896,858
1,493,856	1,203,526	1,035,276	2,488,114	964,250	1,951,483
2,097,150	1,686,716	1,458,780	3,813,142	2,070,243	4,466,145
375,684	308,512	325,584	1,404,251	994,351	3,442,447
48,137,466	37,711,252	33,329,872	80,948,546	42,386,583	145,409,275
918,110	778,482	716,924	1,805,128	888,404	2,835,790
55,964	55,086	32,701	76,611	41,746	96,035
3,812	19,934	3,173	14,028	31,631	661,873
10,041	19,739	90,365	258,642	175,558	3,456,498
344,411	443,216	468,114	1,233,766	646,921	3,902,100
55,526,467	44,166,522	39,578,891	99,584,158	53,366,933	196,577,137

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1970[23]
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BANKS WITH DEPOSITS OF-				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
BUSINESS AND PERSONAL DEPOSITS - TOTAL	357,171,371	187,228	1,460,832	10,567,679	22,097,696
Individuals, partnerships, and corporations - demand	165,064,552	115,301	744,504	4,560,390	9,077,224
Individuals, partnerships, and corporations - time	181,826,851	70,688	707,332	5,929,177	12,818,268
Savings deposits	94,418,630	22,929	208,892	2,053,755	5,386,741
Deposits accumulated for payment of personal loans	949,566	116	1,227	14,050	48,647
Other deposits of individuals, partnerships, and corps.	86,458,655	47,643	497,213	3,861,372	7,382,880
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,279,968	1,239	8,996	78,112	202,204
GOVERNMENT DEPOSITS - TOTAL	42,689,442	25,057	197,196	1,352,693	2,739,928
United States Government - demand	8,082,216	1,738	12,330	115,864	325,992
United States Government - time	204,133	21	215	6,986	8,431
States and subdivisions - demand	17,183,923	13,966	107,598	733,277	1,406,592
States and subdivisions - time	17,219,170	9,332	77,053	496,566	998,913
DOMESTIC INTERBANK DEPOSITS - TOTAL	24,412,643	1,643	8,473	39,940	103,389
Commercial banks in the United States - demand	22,694,303	1,357	7,387	33,153	78,596
Commercial banks in the United States - time	498,069	285	346	2,006	8,873
Mutual savings banks in the United States - demand	1,079,470	1	692	4,711	13,411
Mutual savings banks in the United States - time	140,801	0	48	70	2,509
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,729,246	237	152	1,384	9,211
Foreign governments, central banks, etc. - demand	1,009,066	237	152	0	4,564
Foreign governments, central banks, etc. - time	6,855,206	0	0	0	3,701
Banks in foreign countries - demand	2,579,999	0	0	1,384	668
Banks in foreign countries - time	284,975	0	0	0	278
TOTAL DEPOSITS	435,002,702	214,165	1,666,653	11,961,696	24,950,224
Demand	227,973,497	133,839	881,659	5,526,891	11,109,251
Time	207,029,205	80,326	784,994	6,434,805	13,840,973
MISCELLANEOUS LIABILITIES - TOTAL	49,820,427	42,608	18,964	334,678	500,602
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	15,715,639	70	425	11,809	29,239
Other liabilities for borrowed money	2,928,141	16,142	3,082	23,375	31,215
Mortgage indebtedness	704,697	1,832	1,137	4,521	10,376
Acceptances outstanding	4,126,592	0	59	542	25,177
Other liabilities	26,345,358	24,564	14,261	294,431	404,595
TOTAL LIABILITIES	484,823,129	256,773	1,685,617	12,296,374	25,450,826
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,971	0	0	72	209
RESERVES ON LOANS AND SECURITIES - TOTAL	6,259,777	962	11,094	98,744	238,094
Reserve for bad debt losses on loans	5,942,099	791	8,967	85,573	206,713
Other reserves on loans	126,746	107	1,345	7,235	15,967
Reserves on securities	190,932	64	782	5,936	15,414
CAPITAL ACCOUNTS - TOTAL	41,904,501	123,789	249,006	1,372,236	2,407,474
Capital notes and debentures	2,142,779	0	377	3,706	12,945
Equity capital - total	39,761,722	123,789	248,629	1,368,530	2,394,529
Preferred stock	112,154	0	0	207	1,591
Common stock	11,033,526	42,434	70,232	357,278	637,585
Surplus	17,760,426	43,433	96,503	509,355	924,080
Undivided profits	9,788,280	36,502	75,755	462,109	755,966
Reserve for contingencies and other capital reserves	1,067,336	1,420	6,139	39,581	75,307
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	532,991,378	381,524	1,945,717	13,767,426	28,096,603
MEMORANDA					
Demand deposits adjusted[6]	158,717,876	130,372	856,945	5,333,583	10,558,400
Average of total deposits for the 15 calendar days ending with call date	422,374,924	211,274	1,646,295	11,815,092	24,671,045
Average of total loans for the 15 calendar days ending with call date	286,395,610	153,738	936,904	7,094,287	14,188,811
Unearned discount on instalment loans included in total capital accounts	203,744	478	3,428	28,395	59,636
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.1	13.5	12.4	12.2	11.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.4	25.8	30.3	26.0	21.2
Other securities	12.6	6.9	4.3	8.5	12.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.0	45.7	51.3	51.7	53.4
Other assets	3.9	8.1	1.7	1.7	2.1
Total capital accounts	7.9	32.4	12.8	10.0	8.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.6	49.2	20.0	14.7	11.9
NUMBER OF BANKS	13,690	359	1,082	3,499	3,447

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
43,708,977	33,920,901	29,369,260	69,979,233	34,418,389	111,461,176
17,381,041	13,937,038	12,284,697	31,986,805	17,664,582	57,312,970
25,852,252	19,551,733	16,575,526	36,858,007	16,274,242	47,189,626
12,451,644	10,226,460	9,024,804	20,653,431	9,060,630	25,329,344
150,113	198,947	134,744	249,074	23,695	128,953
13,250,495	9,126,326	7,415,978	15,955,502	7,189,917	21,731,329
475,684	432,130	509,037	1,134,421	479,565	6,958,580
5,128,175	3,721,354	3,529,332	8,769,306	5,432,698	11,793,703
745,162	450,431	415,152	1,343,012	1,192,414	3,480,121
11,768	10,962	8,950	54,516	22,077	80,207
2,405,356	1,709,254	1,515,482	3,632,789	2,499,893	3,159,716
1,965,889	1,550,707	1,589,748	3,738,989	1,718,314	5,073,659
300,771	525,340	802,880	4,637,562	3,102,256	14,890,389
258,385	454,795	748,040	4,288,363	2,910,118	13,914,109
21,676	32,296	17,474	78,203	37,400	299,510
20,671	36,490	36,720	221,058	123,866	621,850
39	1,759	646	49,938	30,872	54,920
23,516	44,665	279,934	351,227	323,462	9,695,458
6,375	1,721	64,372	16,039	44,313	871,293
940	4,479	69,698	121,813	99,907	6,554,668
9,568	29,049	107,229	188,644	121,422	2,122,035
6,633	9,416	38,635	24,731	57,820	147,462
49,161,439	38,212,260	33,981,406	83,737,328	43,276,805	147,840,726
21,302,242	17,050,908	15,680,729	42,811,131	25,036,173	88,440,674
27,859,197	21,161,352	18,300,677	40,926,197	18,240,632	59,400,052
1,416,507	1,997,835	2,107,707	6,816,503	5,253,160	31,331,863
125,013	201,245	389,578	2,706,950	2,824,258	9,427,052
106,650	181,423	153,874	626,267	405,204	1,380,909
39,499	35,634	46,206	173,047	140,602	251,843
19,069	20,155	92,267	266,817	177,287	3,525,219
1,126,275	1,559,378	1,425,782	3,043,422	1,705,809	16,746,840
50,577,946	40,210,095	36,089,113	90,553,831	48,529,965	179,172,589
109	870	85	2,194	432	0
524,154	457,638	419,945	1,167,628	594,564	2,746,954
473,383	419,523	389,807	1,074,528	576,571	2,706,243
21,459	14,426	8,994	45,553	4,382	7,278
29,312	23,689	21,144	47,547	13,611	33,433
4,424,258	3,497,919	3,069,748	7,860,505	4,241,972	14,657,594
65,039	128,064	103,091	402,437	337,114	1,090,006
4,359,219	3,369,855	2,966,657	7,458,068	3,904,858	13,567,588
5,130	2,713	9,374	16,272	5,897	70,970
1,206,903	953,559	905,817	2,105,150	1,012,129	3,742,439
1,759,312	1,399,381	1,267,712	3,318,525	1,857,576	6,584,549
1,251,547	917,208	714,477	1,858,436	955,080	2,761,200
136,327	96,994	69,277	159,685	74,176	408,430
55,526,467	44,166,522	39,578,891	99,584,158	53,366,933	196,577,137
19,852,128	15,479,143	13,604,937	31,405,744	16,289,485	45,207,139
48,508,048	37,703,528	33,549,574	81,791,993	41,805,311	140,672,764
28,561,293	23,453,822	21,536,653	54,430,266	29,758,126	106,171,710
78,949	23,446	4,365	3,620	1,427	0
10.9	11.6	12.5	15.3	17.2	20.5
18.2	15.5	13.8	10.8	8.1	6.6
14.3	14.8	14.8	13.7	12.9	10.9
54.2	55.0	55.6	56.8	58.5	56.5
2.4	3.0	3.3	3.4	3.3	5.6
8.0	7.9	7.8	7.9	7.9	7.5
10.7	10.4	10.2	10.5	10.5	10.1
3,185	1,111	494	404	62	47

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	907,623	154	1,809	5,838	46,373
Currency and coin	176,688	35	268	1,174	8,982
Demand balances with banks in the United States	516,031	115	1,137	4,512	29,471
Other balances with banks in the United States	132,912	2	370	12	5,526
Cash items in process of collection	81,992	2	34	140	2,394
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	3,160,479	365	2,294	23,480	145,642
Valuation reserves	12,091	0	0	3	200
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	3,172,570	365	2,294	23,483	145,842
Direct:					
Treasury bills	151,070	0	98	1,284	8,986
Treasury certificates of indebtedness	4,150	0	0	100	150
Treasury notes maturing in 1 year or less	297,058	135	529	3,163	17,313
Treasury notes maturing after 1 year	854,847	50	681	5,618	34,339
United States nonmarketable bonds	16,118	0	0	0	1,889
Other bonds maturing in 1 year or less	77,997	95	25	1,323	7,478
Other bonds maturing in 1 to 5 years	552,084	85	647	6,272	35,076
Other bonds maturing in 5 to 10 years	71,120	0	10	1,173	5,547
Other bonds maturing after 10 years	818,132	0	35	3,071	18,287
Guaranteed obligations	329,994	0	269	1,479	16,777
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	195,573	2	113	435	8,678
Valuation reserves	5,562	0	0	0	150
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	201,135	2	113	435	8,828
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	9,357,112	1,642	3,821	32,490	298,652
Valuation reserves	25,762	0	14	29	472
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	9,382,874	1,642	3,835	32,519	299,124
Railroads	605,094	249	731	1,129	16,806
Utilities	4,514,770	1,214	2,219	18,380	146,922
Industrials	1,126,071	0	187	2,137	18,096
Securities of Federal agencies and corporations not guaranteed by U.S	1,707,960	0	267	4,424	71,348
All other	1,428,979	179	431	6,449	45,952
CORPORATE STOCKS, NET - TOTAL	2,307,879	353	939	8,693	87,078
Valuation reserves	38,552	0	91	150	1,024
CORPORATE STOCKS, GROSS - TOTAL	2,346,431	353	1,030	8,843	88,102
Bank	503,632	151	249	5,157	34,466
Other	1,842,799	202	781	3,686	53,636
TOTAL SECURITIES	15,021,043	2,362	7,167	65,098	540,050
LOANS AND DISCOUNTS, NET - TOTAL	59,076,717	2,932	32,180	170,087	1,544,834
Valuation reserves	132,525	0	166	256	3,919
LOANS AND DISCOUNTS, GROSS - TOTAL	59,209,242	2,932	32,346	170,343	1,548,753
Real estate loans - total	56,880,148	2,561	28,596	157,996	1,445,586
Secured by farmland	100,927	43	767	1,046	9,058
Secured by residential properties:					
Insured by FHA	15,931,136	0	3,990	11,464	137,732
Guaranteed by VA	12,091,828	96	1,053	12,034	129,090
Not insured or guaranteed by FHA or VA	21,236,838	2,034	20,710	120,213	1,021,007
Secured by other properties	7,519,419	388	2,076	13,239	148,699
Commercial and industrial loans (incl. open market paper)	417,238	0	68	595	4,087
Loans to individuals for personal expenditures	1,274,568	103	2,347	8,171	69,464
All other loans (including overdrafts)	637,288	268	1,335	3,581	29,616
TOTAL LOANS AND SECURITIES	74,097,760	5,294	39,347	235,185	2,084,884
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	636,039	64	450	2,369	20,124
Bank premises	455,115	30	295	1,468	14,679
Furniture and fixtures	117,519	4	66	466	4,076
Real estate owned other than bank premises	63,405	30	89	435	1,369
MISCELLANEOUS ASSETS	731,444	19	160	748	6,739
TOTAL ASSETS	76,372,866	5,531	41,766	244,140	2,158,120

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
83,307	130,780	263,124	193,090	183,148
15,673	24,538	62,234	40,993	22,791
51,037	70,910	152,404	98,833	107,612
11,581	26,155	26,122	26,406	36,738
5,016	9,177	22,364	26,858	16,007
312,469	432,767	1,023,879	779,082	440,501
831	777	7,478	2,028	774
313,300	433,544	1,031,357	781,110	441,275
14,389	21,242	56,032	43,135	5,904
3,170	730	0	0	0
37,315	48,004	106,797	65,747	18,055
105,459	123,551	284,589	213,250	87,310
570	6,727	6,900	0	32
8,565	17,335	12,166	26,433	4,577
61,266	104,595	157,453	101,508	85,182
14,908	6,604	21,955	16,367	4,556
42,547	70,152	279,393	218,575	186,072
25,111	34,604	106,072	96,095	49,587
13,907	22,096	49,024	51,717	49,601
163	139	1,181	1,510	2,419
14,070	22,235	50,205	53,227	52,020
546,441	1,038,093	3,065,198	2,291,207	2,079,568
491	2,381	10,790	8,171	3,414
546,932	1,040,474	3,075,988	2,299,378	2,082,982
35,531	54,875	203,291	189,092	103,390
252,801	509,766	1,531,578	1,130,587	921,303
23,174	59,320	336,219	268,073	418,865
139,258	267,904	681,403	303,685	239,671
96,168	148,609	323,497	407,941	399,753
174,263	286,572	757,878	597,371	394,732
2,132	3,134	12,932	7,975	11,114
176,395	289,706	770,810	605,346	405,846
85,091	127,338	172,108	74,520	4,552
91,304	162,368	598,702	530,826	401,294
1,047,080	1,779,528	4,895,979	3,719,377	2,964,402
3,441,118	5,779,474	18,626,050	16,251,047	13,228,995
5,384	11,850	32,213	41,122	37,615
3,446,502	5,791,324	18,658,263	16,292,169	13,266,610
3,225,516	5,501,181	17,791,461	15,809,447	12,917,804
9,366	8,698	3,323	68,626	0
401,717	990,220	4,807,430	5,122,050	4,456,533
398,982	790,774	3,859,173	3,358,412	3,542,214
2,027,631	3,014,728	6,855,172	5,022,448	3,152,835
387,820	696,761	2,266,363	2,237,911	1,766,162
17,886	18,668	152,352	97,223	126,359
144,256	206,682	450,118	234,970	158,457
58,844	64,793	264,332	150,529	63,990
4,488,198	7,559,002	23,522,029	19,970,424	16,193,397
40,829	60,704	182,746	188,120	140,633
30,384	43,992	133,384	128,749	102,134
7,911	11,838	37,520	34,638	21,000
2,534	4,874	11,842	24,733	17,499
19,219	46,914	238,809	227,394	191,442
4,631,553	7,797,400	24,206,708	20,579,028	16,708,620

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1970
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
LIABILITIES					
DEPOSITS - TOTAL	69,288,670	4,845	38,314	218,478	1,945,402
Demand deposits of individuals, partnerships, and corps.	620,211	0	189	514	21,229
Time deposits of individuals, partnerships, and corps.	68,602,203	4,782	37,823	217,050	1,916,676
Other deposits (official checks, etc.)	24,136	0	28	184	424
States and subdivisions	32,162	63	218	677	6,843
United States Government	7,840	0	11	53	136
Interbank	2,118	0	45	0	94
TOTAL DEMAND DEPOSITS	654,365	0	229	727	21,838
TOTAL SAVINGS AND TIME DEPOSITS	68,634,305	4,845	38,085	217,751	1,923,564
MISCELLANEOUS LIABILITIES	1,464,300	118	452	4,331	30,985
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	70,752,970	4,963	38,766	222,809	1,976,387
SURPLUS ACCOUNTS					
SURPLUS ACCOUNTS - TOTAL	5,619,896	568	3,000	21,331	181,733
Surplus	3,825,833	251	1,591	11,657	99,396
Undivided profits	1,273,012	307	853	7,299	60,421
Other segregations of surplus	521,051	10	556	2,375	21,916
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	76,372,866	5,531	41,766	244,140	2,158,120
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	1.2	2.8	4.3	2.4	2.1
U.S. Government obligations, direct and guaranteed	4.1	6.6	5.5	9.6	6.7
Other securities	15.5	36.1	11.7	17.0	18.3
Loans and discounts	77.4	53.0	77.0	69.7	71.6
Other assets	1.8	1.5	1.5	1.3	1.2
Total surplus accounts	7.4	10.3	7.2	8.7	8.4
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:					
Total surplus accounts	7.8	11.3	8.0	9.9	9.2
NUMBER OF BANKS	497	2	9	29	109

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
4,173,821	7,032,075	22,054,544	18,724,330	15,096,861
35,665	59,734	243,290	137,723	121,867
4,124,918	6,962,477	21,784,432	18,581,357	14,972,688
979	4,398	15,539	1,937	647
11,654	4,347	6,668	1,600	92
508	604	3,248	1,713	1,567
97	515	1,367	0	0
38,365	64,880	262,698	141,455	124,173
4,135,456	6,967,195	21,791,846	18,582,875	14,972,688
81,118	137,565	385,489	359,388	464,854
4,254,939	7,169,640	22,440,033	19,083,718	15,561,715
376,614	627,760	1,766,675	1,495,310	1,146,905
219,653	349,437	1,158,022	1,104,506	881,320
111,026	212,633	453,459	274,919	152,095
45,935	65,690	155,194	115,885	113,490
4,631,553	7,797,400	24,206,708	20,579,028	16,708,620
1.8	1.7	1.1	.9	1.1
6.7	5.6	4.2	3.8	2.6
15.9	17.3	16.0	14.3	15.1
74.3	74.1	76.9	79.0	79.2
1.3	1.4	1.7	2.0	2.0
8.1	8.1	7.3	7.3	6.9
8.9	8.7	7.7	7.6	7.1
116	98	98	27	9

Technical Notes

The basic data for this report on current bank assets, liabilities, and capital accounts were derived from the June 30, 1970, Report of Condition. The form used for the call was the revised one that the Federal bank supervisory agencies have used since June 30, 1969. The technical notes in the report for December 31, 1969, *Assets and Liabilities, Commercial and Mutual Savings Banks,* discuss in detail the differences between the forms used before and after 1969.

The number of banks, other than national, as shown in this report, by state may not always agree with the totals published by the various state banking departments. For some states, the figures presented here include a few institutions that the state reports do not tabulate as banks; for others, the totals exclude some facilities that the state publications count as banks. The line of demarcation between the definitions for banks and for other types of financial institutions is not always clear. In this report, provision of deposit facilities for the general public is the chief criterion; however, trust companies engaged in general fiduciary business, though not in deposit banking, are included. Credit unions and savings and loans are excluded, except for a few which accept deposits under the terms of special charters.

Noninsured bank figures were obtained chiefly from state banking authorities. The number of banks for which data were not available are: two for June 30, 1970; two for December 31, 1969; two for June 30, 1969; two for June 29, 1968; three for June 30, 1967; and eight for June 30, 1966.

DEFINITION OF "OTHER AREAS"

AREA	INCLUDES
Pacific Islands	
(U.S. Possessions)	
American Samoa	1 noninsured branch of insured Hawaii bank
Mariana Islands (Guam)	4 insured branches of insured California bank, 1 insured branch of New York national bank, and 2 insured branches of insured Hawaii bank
Midway Islands (Sand Island)	1 noninsured branch of insured Hawaii bank
Wake Island	1 noninsured branch of insured Hawaii bank
(Trust Territories)	
Caroline Islands:	
Palau Islands (Koror Island)	1 noninsured branch of insured Hawaii bank
Ponape Island	1 noninsured branch of insured Hawaii bank
Truk Atoll (Moen Island)	1 noninsured branch of insured California bank
Mariana Islands (Saipan)	1 noninsured branch of insured California bank
Marshall Islands	
Kwajalein Atoll	1 noninsured branch of insured California bank and 2 noninsured branches of insured Hawaii bank
Panama Canal Zone (Balboa)	2 noninsured branches of 2 New York national banks
Puerto Rico	19 insured branches of 2 New York national banks
Virgin Islands	1 national bank, 3 insured branches of California national bank, and 10 insured branches of 2 New York national banks

Note: Data for these branches are not included in the figures for the states in which the parent banks are located.

Footnotes

1. Excludes 1 noninsured Massachusetts trust company which is not engaged in deposit banking.

2. Includes asset and liability figures for 16 branches of foreign banks (tabulated as banks) licensed to do a deposit business in the state of New York. Capital is not allocated to these branches by the parent banks.

3. Data for branches of foreign banks referred to in the previous footnote have been excluded in computing this ratio for noninsured banks of deposit and in total columns.

4. Amounts shown as deposits are special accounts and uninvested trust funds, with the latter classified as demand deposits of individuals, partnerships, and corporations. Includes 1 trust company, a member of the Federal Reserve System.

5. For the definition of "Other Areas" and the banks they include, see the "Technical Notes." Only asset and liability data are included for branches of banks headquartered in 1 of the 50 states; because no capital is allocated to these branches, they are excluded from the computation of ratios of capital accounts to assets.

6. Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

7. Except for 1 bank in Maine, all mutual savings banks not insured by the FDIC are located in Massachusetts. Data for these banks have been combined to avoid disclosure.

8. Includes par value of debentures aggregating $4,676,000 of the following banks: 2 in Alaska and 1 each in New Hampshire, New York, Oregon, Vermont, Washington, and Puerto Rico.

9. Excluded from "Other securities" for June 30, 1966, are corporate stocks, other than Federal Reserve bank stock, of national banks; such data were reported with "Other assets."

10. Prior to 1967, "Securities purchased under agreements to resell" were reported with "Loans to domestic commercial and foreign banks" and "Other loans for purchasing or carrying securities."

11. Until 1967, loans extended under credit cards and related plans were distributed among the other instalment loan items.

12. Prior to 1967, these data were reported net of mortgages and other liens.

13. Before 1967, "Securities sold under agreements to repurchase" were reported with "Other liabilities for borrowed money."

14. A segregation of loans and discounts is omitted in those states and areas where there are fewer than 3 noninsured banks.

15. Includes 1 member bank of the Federal Reserve System and 7 nonmembers.

16. Includes 2 member banks of the Federal Reserve System and 12 nonmembers.

17. Includes 1 member bank of the Federal Reserve System and 2 nonmembers.

18. Includes 1 member bank of the Federal Reserve System and 3 nonmembers

19. Includes 1 member bank of the Federal Reserve System and 23 nonmembers.

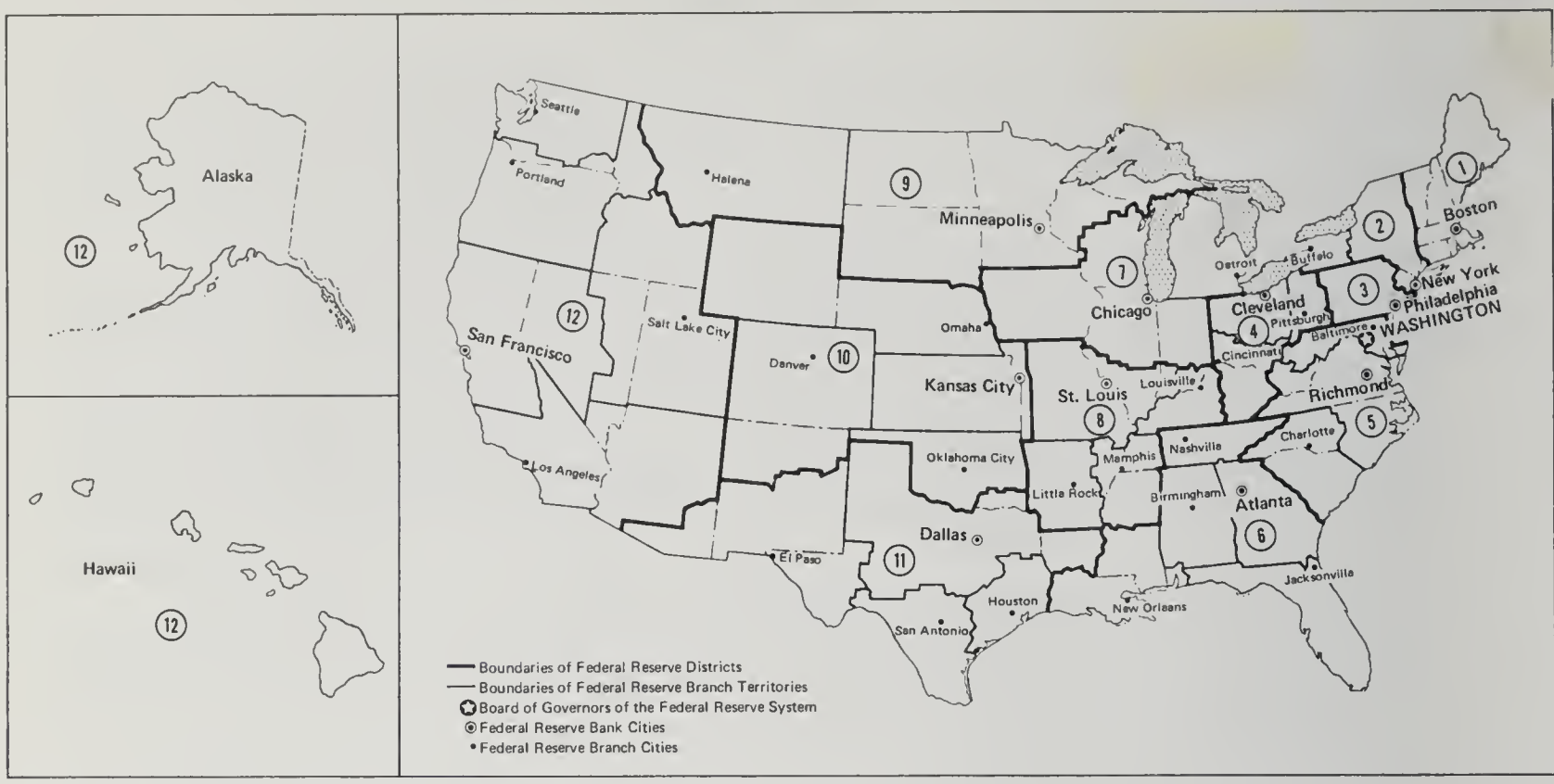
20. Includes asset and liability data for 9 insured branches of 3 insured nonmember Puerto Rico banks.

21. Includes 2 member banks of the Federal Reserve System and 83 nonmembers.

22. Includes all of the following banks: 2 in Alaska, 2 in Delaware, and 1 each in Minnesota, Ohio, Oregon, and Puerto Rico.

23. Excludes data for branches in U.S. possessions and trust territories of banks headquartered in the United States and for 3 insured nonmember Puerto Rico banks.

FEDERAL RESERVE SYSTEM



FEDERAL RESERVE BANKS

Presidents and Addresses

Boston
Frank E. Morris
30 Pearl Street
Boston, Massachusetts 02106

New York
Alfred Hayes
33 Liberty Street
New York, New York 10045

Philadelphia
David P. Eastburn
925 Chestnut Street
Philadelphia, Pennsylvania 19101

Cleveland
W. Braddock Hickman
1455 East Sixth Street
P.O. Box 6387
Cleveland, Ohio 44101

Richmond
Aubrey N. Heflin
100 North Ninth Street
Richmond, Virginia 23213

Atlanta
Monroe Kimbrel
104 Marietta Street, N.W.
Atlanta, Georgia 30303

Chicago
Robert P. Mayo
230 South LaSalle Street
P. O. Box 834
Chicago, Illinois 60690

St. Louis
Darryl R. Francis
411 Locust Street
P.O. Box 442
St. Louis, Missouri 63166

Minneapolis
Hugh D. Galusha, Jr.
73 South Fifth Street
Minneapolis, Minnesota 55480

Kansas City
George H. Clay
925 Grand Avenue
Federal Reserve Station
Kansas City, Missouri 64198

Dallas
Philip E. Coldwell
400 South Akard Street
Station K
Dallas, Texas 75222

San Francisco
Eliot J. Swan
400 Sansome Street
San Francisco, California 94120

FEDERAL DEPOSIT INSURANCE CORPORATION REGIONAL OFFICES

Regional Directors and Addresses

Atlanta
Lewis C. Beasley
2 Peachtree St., N.W., Suite 3030
Atlanta, Georgia 30303

Boston
Mark J. Laverick
2 Center Plaza, Room 810
Boston, Massachusetts 02108

Chicago
John J. Early
164 West Jackson Blvd., Rm. 1500
Chicago, Illinois 60604

Columbus
William D. Allen
37 West Broad Street, Suite 600
Columbus, Ohio 43215

Dallas
Quinton Thompson
300 North Ervay Street, Suite 3300
Dallas, Texas 75201

Madison
Wallace A. Ryen
110 E. Main Street, Room 715
Madison, Wisconsin 53703

Memphis
James W. Thompson
165 Madison Avenue, Suite 1010
Memphis, Tennessee 38103

Minneapolis
Roger B. West
109 South 7th Street, Suite 710
Minneapolis, Minnesota 55402

New York
Claude C. Phillippe
345 Park Avenue
New York, New York 10022

Omaha
Stanley Pugh
1700 Farnam Street, Suite 1200
Omaha, Nebraska 68102

Philadelphia
Charles E. Doster
5 Penn Center Plaza, Suite 2901
Philadelphia, Pennsylvania 19103

Richmond
Albert E. Clark
908 E. Main Street, Suite 435
Richmond, Virginia 23219

St. Louis
John Stathos
720 Olive Street, Suite 2909
St. Louis, Missouri 63101

San Francisco
Walter W. Smith
44 Montgomery Street, Suite 3600
San Francisco, California 94104

COMPTROLLER OF THE CURRENCY REGIONAL OFFICES

Regional Administrators and Addresses

Boston
John L. Donovan
J. F. Kennedy Fed. Bldg., Room 1600
Boston, Massachusetts 02203

New York
Charles M. Van Horn
33 Liberty Street, Room 520
New York, New York 10005

Philadelphia
R. Coleman Egertson
925 Chestnut Street
Philadelphia, Pennsylvania 19107

Cleveland
John W. Shaffer, Jr.
1 Erieview Plaza
Cleveland, Ohio 44114

Richmond
Page D. Cranford
Federal Office Building
400 N. Eighth Street, Room 5215
Richmond, Virginia 23240

Atlanta
Joseph M. Ream
1510 1st Nat'l. Bank Bldg.
2 Peachtree Street, N. W.
Atlanta, Georgia 30303

Chicago
Joseph G. Lutz
164 West Jackson Blvd., Room 715
Chicago, Illinois 60604

Memphis
Kenneth W. Leaf
1st Nat'l. Bank Bldg.
165 Madison Avenue, Room 1900
Memphis, Tennessee 38103

Minneapolis
Donald B. Smith
822 Marquette Ave., Room 300
Minneapolis, Minnesota 55402

Kansas City
John R. Burt
911 Main Street, Suite 2616
Kansas City, Missouri 64105

Dallas
Michael Doman
1401 Elm Street, Suite 4500
Dallas, Texas 75202

Denver
John R. Thomas
1575 Sherman Street, Room 524
Denver, Colorado 80203

Portland
H. Joe Selby
707 S. W. Washington St., Rm. 900
Portland, Oregon 97205

San Francisco
Arnold E. Larsen
555 California Street, Suite 3939
San Francisco, California 94104

FDIC

FEDERAL DEPOSIT INSURANCE CORPORATION
550 17th Street, N.W., Washington, D.C. 20429

VPO - 11-70

P-8020-01-70

332.1
F31ca
1970
D

ref
Commerce

d LIABILITIES-COMMERCIAL and MUTUAL SAVINGS BANKS

REPORT OF INCOME — DECEMBER 31, 1970

THE LIBRARY OF THE
OCT 12 1971
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN
DOC EX

FEDERAL DEPOSIT INSURANCE CORPORATION

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Publication and Distribution by FDIC

Contents

Assets, Liabilities, and Capital Accounts of All Commercial Banks and Nondeposit Trust Companies, by Insurance Status and Class of Bank, United States and Other Areas, December 31, 1970 2

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Insurance Status, United States and Other Areas, December 31, 1970 6

Assets, Liabilities, and Capital Accounts of All Commercial Banks, Selected Call Dates, United States and Other Areas, December 31, 1966, to December 31, 1970 8

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, Selected Call Dates, United States and Other Areas, December 31, 1966, to December 31, 1970 10

Assets, Liabilities, and Capital Accounts of Insured Commercial Banks, by Class of Bank, United States and Other Areas, December 31, 1969, June 30, 1970, and December 31, 1970 12

Assets, Liabilities, and Capital Accounts of All Member Banks, by Class of Bank and Federal Reserve District, December 31, 1970 16

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Insurance Status and Class of Bank, by State and Other Areas, December 31, 1970 34

Assets, Liabilities, and Surplus Accounts of Insured Mutual Savings Banks, by State and Other Areas, December 31, 1970 102

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Size of Bank, United States and Other Areas, December 31, 1970 106

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Size of Bank, United States and Other Areas, December 31, 1970 110

Income of Insured Commercial Banks, by State and Other Areas, 1970 114

Income of Insured Mutual Savings Banks, by State and Other Areas, 1970 122

Technical Notes 124

Footnotes 125

Boundaries of Federal Reserve Districts and Their Branch Territories; Federal Reserve Banks; Federal Deposit Insurance Corporation Regional Offices; Comptroller of the Currency Regional Offices 126

ASSETS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS
DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	UNITED STATES					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL[1]	STATE	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	93,642,632	92,707,830	81,500,094	56,028,314	25,471,780	11,207,736
Currency and coin	7,046,844	7,028,444	5,444,810	4,156,929	1,287,881	1,583,634
Reserve with Federal Reserve banks (member banks)	23,318,690	23,318,690	23,318,690	16,383,189	6,935,501	0
Demand balances with banks in U.S. (except American branches of foreign banks)	21,701,664	21,003,920	12,681,988	9,924,563	2,757,425	8,321,932
Other balances with banks in United States	1,434,106	1,327,801	1,062,184	921,091	141,093	265,617
Balances with banks in foreign countries	450,149	369,557	319,640	199,004	120,636	49,917
Cash items in process of collection	39,691,179	39,659,418	38,672,782	24,443,538	14,229,244	986,636
SECURITIES - TOTAL	147,859,647	146,913,500	112,003,571	84,206,617	27,796,954	34,909,929
U.S. Treasury securities	61,741,844	61,438,177	45,399,470	34,202,516	11,196,954	16,038,707
Securities of other U.S. Government agencies and corps.	13,406,666	13,242,616	8,680,486	6,681,300	1,999,186	4,562,130
Obligations of States and subdivisions	69,637,096	69,300,888	55,661,822	41,522,518	14,139,304	13,639,066
Other securities	3,074,041	2,931,819	2,261,793	1,800,283	461,510	670,026
INVESTMENT SECURITIES - TOTAL	142,202,644	141,258,751	106,415,019	80,202,244	26,212,775	34,843,732
U.S. Treasury securities	59,003,055	58,701,642	42,704,348	32,190,809	10,513,539	15,997,294
Securities of other U.S. Government agencies and corps.	12,616,568	12,452,518	7,900,022	6,158,087	1,741,935	4,552,496
Obligations of States and subdivisions	67,663,911	67,327,703	53,700,227	40,204,377	13,495,850	13,627,476
Other securities	2,919,110	2,776,888	2,110,422	1,648,971	461,451	666,466
TRADING ACCOUNT SECURITIES - TOTAL	5,657,003	5,654,749	5,588,552	4,004,373	1,584,179	66,197
U.S. Treasury securities	2,738,789	2,736,535	2,695,122	2,011,707	683,415	41,413
Securities of other U.S. Government agencies and corps.	790,098	790,098	780,464	523,213	257,251	9,634
Obligations of States and subdivisions	1,973,185	1,973,185	1,961,595	1,318,141	643,454	11,590
Other securities	154,931	154,931	151,371	151,312	59	3,560
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	16,240,777	15,941,921	12,676,746	10,425,338	2,251,408	3,265,175
With domestic commercial banks	13,464,249	13,165,393	9,949,306	7,891,546	2,057,760	3,216,087
With brokers and dealers in securities	2,267,869	2,267,869	2,226,429	2,051,828	174,601	41,440
With others	508,659	508,659	501,011	481,964	19,047	7,648
OTHER LOANS AND DISCOUNTS - TOTAL	297,897,372	296,063,744	241,839,678	177,128,265	64,711,413	54,224,066
Real estate loans - total	72,491,609	72,301,983	54,600,252	41,514,958	13,085,294	17,701,731
Secured by farmland	4,326,252	4,295,125	2,206,187	1,545,254	660,933	2,088,938
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,133,249	7,108,388	6,332,145	5,271,818	1,060,327	776,243
Guaranteed by Veterans Administration	2,554,876	2,528,927	2,181,401	1,772,824	408,577	347,526
Not insured or guaranteed by FHA or VA	32,119,033	32,053,904	23,637,471	18,448,317	5,189,154	8,416,433
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	574,260	573,034	514,554	288,622	225,932	58,480
Not insured by FHA	2,689,040	2,687,112	2,175,018	1,425,403	749,615	512,094
Secured by other properties	23,094,899	23,055,493	17,553,476	12,762,720	4,790,756	5,502,017
Loans to domestic commercial and foreign banks	2,660,364	2,581,078	2,344,574	1,382,772	961,802	236,504
Loans to other financial institutions	15,855,465	15,713,090	14,687,892	10,064,030	4,623,862	1,025,198
Loans to brokers and dealers in securities	6,331,793	6,207,282	5,963,127	2,886,705	3,076,422	244,155
Other loans for purchasing or carrying securities	3,535,621	3,516,271	3,028,177	2,145,273	882,904	488,094
Loans to farmers (excluding loans on real estate)[23]	11,155,200	11,141,405	6,537,952	5,472,994	1,064,958	4,603,453
Commercial and industrial loans (incl. open market paper)	112,486,107	111,539,703	97,954,182	70,027,880	27,926,302	13,585,521
Other loans to individuals - total	65,807,144	65,555,739	49,828,886	38,730,528	11,098,358	15,726,853
Passenger automobile instalment loans	22,373,434	22,268,659	15,912,836	12,944,806	2,968,030	6,355,823
Credit cards and related plans:						
Retail (charge account) credit card plans	3,791,586	3,791,538	3,436,085	2,727,121	708,964	355,453
Check credit and revolving credit plans	1,336,002	1,336,002	1,174,986	797,872	377,114	161,016
Other retail consumer instalment loans	7,223,909	7,204,202	5,279,494	4,302,814	976,680	1,924,708
Residential repair and modernization instalment loans	3,677,553	3,672,584	2,875,288	2,166,414	708,874	797,296
Other instalment loans for personal expenditures	10,466,408	10,402,048	7,694,213	5,887,006	1,807,207	2,707,835
Single-payment loans for personal expenditures	16,938,252	16,880,706	13,455,984	9,904,495	3,551,489	3,424,722
All other loans (including overdrafts)	7,574,069	7,507,193	6,894,636	4,903,125	1,991,511	612,557
TOTAL LOANS AND SECURITIES	461,997,796	458,919,165	366,519,995	271,760,220	94,759,775	92,399,170
Bank premises, furniture and fixtures, and other assets representing bank premises	9,147,233	9,096,660	7,351,270	5,697,695	1,653,575	1,745,390
Real estate owned other than bank premises	415,181	404,308	288,560	211,239	77,321	115,748
Investments in subsidiaries not consolidated	760,956	740,202	732,715	583,430	149,285	7,487
Customers' liability on acceptances outstanding	3,858,501	3,751,553	3,561,173	2,053,822	1,507,351	190,380
Other assets	7,224,459	7,062,363	6,270,836	4,429,622	1,841,214	791,527
TOTAL ASSETS	577,046,758	572,682,081	466,224,643	340,764,342	125,460,301	106,457,438

UNITED STATES			OTHER AREAS[3]			UNITED STATES AND OTHER AREAS[3]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT	NONDEPOSIT TRUST COMPANIES[2]	TOTAL	INSURED	NONINSURED	ALL COMMERCIAL BANKS	INSURED	NONINSURED
934,802	880,976	53,826	387,018	340,265	46,753	94,029,650	93,048,095	981,555
18,400	17,847	553	61,303	55,986	5,317	7,108,147	7,084,430	23,717
0	0	0	6,433	6,433	0	23,325,123	23,325,123	0
697,744	655,694	42,050	104,395	84,817	19,578	21,806,059	21,088,737	717,322
106,305	95,092	11,213	88,588	73,860	14,728	1,522,694	1,401,661	121,033
80,592	80,592	0	25,799	25,799	0	475,948	395,356	80,592
31,761	31,751	10	100,500	93,370	7,130	39,791,679	39,752,788	38,891
946,147	731,284	214,863	543,587	305,422	238,165	148,403,234	147,218,922	1,184,312
303,667	268,771	34,896	277,159	178,789	98,370	62,019,003	61,616,966	402,037
164,050	151,301	12,749	52,590	35,091	17,499	13,459,256	13,277,707	181,549
336,208	227,981	108,227	207,373	89,450	117,923	69,844,469	69,390,338	454,131
142,222	83,231	58,991	6,465	2,092	4,373	3,080,506	2,933,911	146,595
943,893	729,030	214,863	534,277	296,112	238,165	142,736,921	141,554,863	1,182,058
301,413	266,517	34,896	277,159	178,789	98,370	59,280,214	58,880,431	399,783
164,050	151,301	12,749	46,040	28,541	17,499	12,662,608	12,481,059	181,549
336,208	227,981	108,227	204,613	86,690	117,923	67,868,524	67,414,393	454,131
142,222	83,231	58,991	6,465	2,092	4,373	2,925,575	2,778,980	146,595
2,254	2,254	0	9,310	9,310	0	5,666,313	5,664,059	2,254
2,254	2,254	0	0	0	0	2,738,789	2,736,535	2,254
0	0	0	6,550	6,550	0	796,648	796,648	0
0	0	0	2,760	2,760	0	1,975,945	1,975,945	0
0	0	0	0	0	0	154,931	154,931	0
298,856	293,047	5,809	10,400	10,400	0	16,251,177	15,952,321	298,856
298,856	293,047	5,809	10,400	10,400	0	13,474,649	13,175,793	298,856
0	0	0	0	0	0	2,267,869	2,267,869	0
0	0	0	0	0	0	508,659	508,659	0
1,833,628	1,785,172	48,456	2,512,141	2,125,760	386,381	300,409,513	298,189,504	2,220,009
189,626	177,343	12,283	783,404	751,381	32,023	73,275,013	73,053,364	221,649
31,127	30,553	574	25,205	24,227	978	4,351,457	4,319,352	32,105
24,861	23,834	1,027	195,982	193,898	2,084	7,329,231	7,302,286	26,945
25,949	25,121	828	34,595	34,548	47	2,589,471	2,563,475	25,996
65,129	58,891	6,238	291,278	267,814	23,464	32,410,311	32,321,718	88,593
1,226	1,226	0	15,726	15,726	0	589,986	588,760	1,226
1,928	1,928	0	31,717	31,717	0	2,720,757	2,718,829	1,928
39,406	35,790	3,616	188,901	183,451	5,450	23,283,800	23,238,944	44,856
79,286	79,286	0	13,885	0	13,885	2,674,249	2,581,078	93,171
142,375	142,327	48	94,197	81,209	12,988	15,949,662	15,794,299	155,363
124,511	120,952	3,559	1,288	1,288	0	6,333,081	6,208,570	124,511
19,350	13,022	6,328	1,330	1,330	0	3,536,951	3,517,601	19,350
13,795	13,581	214	13,341	12,178	1,163	11,168,541	11,153,583	14,958
946,404	929,279	17,125	935,993	675,287	260,706	113,422,100	112,214,990	1,207,110
251,405	248,244	3,161	500,503	449,961	50,542	66,307,647	66,005,700	301,947
104,775	103,526	1,249	121,777	97,784	23,993	22,495,211	22,366,443	128,768
48	48	0	16,449	16,449	0	3,808,035	3,807,987	48
0	0	0	9,975	7,988	1,987	1,345,977	1,343,990	1,987
19,707	19,481	226	104,452	102,793	1,659	7,328,361	7,306,995	21,366
4,969	4,816	153	45,239	44,218	1,021	3,722,792	3,716,802	5,990
64,360	63,562	798	142,097	132,490	9,607	10,608,505	10,534,538	73,967
57,546	56,811	735	60,514	48,239	12,275	16,998,766	16,928,945	69,821
66,876	61,138	5,738	168,200	153,126	15,074	7,742,269	7,660,319	81,950
3,078,631	2,809,503	269,128	3,066,128	2,441,582	624,546	465,063,924	461,360,747	3,703,177
50,573	32,909	17,664	49,412	46,772	2,640	9,196,645	9,143,432	53,213
10,873	5,459	5,414	2,580	2,524	56	417,761	406,832	10,929
20,754	3,729	17,025	695	695	0	761,651	740,897	20,754
106,948	106,948	0	1,693	1,693	0	3,860,194	3,753,246	106,948
162,096	128,082	34,014	982,077	835,189	146,888	8,206,536	7,897,552	308,984
4,364,677	3,967,606	397,071	4,489,603	3,668,720	820,883	581,536,361	576,350,801	5,185,560

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	UNITED STATES					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL[1]	STATE	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	394,011,898	392,373,117	310,346,385	231,176,590	79,169,795	82,026,732
Individuals, partnerships, and corporations - demand	182,032,821	181,128,590	146,579,887	107,346,589	39,233,298	34,548,703
Individuals, partnerships, and corporations - time	203,439,382	202,892,183	156,457,053	119,651,923	36,805,130	46,435,130
Savings deposits	98,457,350	98,215,225	76,451,756	59,127,159	17,324,597	21,763,469
Deposits accumulated for payment of personal loans	804,292	802,924	580,308	432,871	147,437	222,616
Other deposits of individuals, partnerships, and corps.	104,177,740	103,874,034	79,424,989	60,091,893	19,333,096	24,449,045
Certified and officers' checks, letters of credit, travelers' checks, etc	8,539,695	8,352,344	7,309,445	4,178,078	3,131,367	1,042,899
GOVERNMENT DEPOSITS - TOTAL	49,388,276	49,147,123	38,521,884	30,067,415	8,454,469	10,625,239
United States Government - demand	7,937,980	7,898,368	6,460,037	4,739,761	1,720,276	1,438,331
United States Government - time	462,532	462,488	406,017	320,739	85,278	56,471
States and subdivisions - demand	17,762,872	17,636,392	13,249,921	10,259,068	2,990,853	4,386,471
States and subdivisions - time	23,224,892	23,149,875	18,405,909	14,747,847	3,658,062	4,743,966
DOMESTIC INTERBANK DEPOSITS - TOTAL	29,132,872	28,881,810	27,823,356	17,703,331	10,120,025	1,058,454
Commercial banks in the United States - demand	26,339,691	26,259,395	25,332,891	16,375,264	8,957,627	926,504
Commercial banks in the United States - time	1,378,390	1,369,590	1,289,876	787,378	502,498	79,714
Mutual savings banks in the United States - demand	1,102,537	975,319	927,389	406,388	521,001	47,930
Mutual savings banks in the United States - time	312,254	277,506	273,200	134,301	138,899	4,306
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	9,211,504	8,772,170	8,484,712	4,716,593	3,768,119	287,458
Foreign governments, central banks, etc. - demand	999,237	919,683	892,683	514,602	378,081	27,000
Foreign governments, central banks, etc. - time	4,761,885	4,627,306	4,540,557	2,871,460	1,669,097	86,749
Banks in foreign countries - demand	3,165,685	2,998,351	2,881,985	1,269,766	1,612,219	116,366
Banks in foreign countries - time	284,697	226,830	169,487	60,765	108,722	57,343
TOTAL DEPOSITS	481,744,550	479,174,220	385,176,337	283,663,929	101,512,408	93,997,883
Demand	247,880,518	246,168,442	203,634,238	145,089,516	58,544,722	42,534,204
Time	233,864,032	233,005,778	181,542,099	138,574,413	42,967,686	51,463,679
MISCELLANEOUS LIABILITIES - TOTAL	46,040,580	44,790,873	41,629,279	28,396,762	13,232,517	3,161,594
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	16,685,368	16,586,553	16,198,007	11,829,689	4,368,318	388,546
Other liabilities for borrowed money	2,689,305	2,562,523	2,380,458	1,270,365	1,110,093	182,065
Mortgage indebtedness	656,966	654,607	506,469	385,111	121,358	148,138
Acceptances outstanding	3,970,063	3,846,973	3,656,206	2,095,535	1,560,671	190,767
Other liabilities	22,038,878	21,140,217	18,888,139	12,816,062	6,072,077	2,252,078
TOTAL LIABILITIES	527,785,130	523,965,093	426,805,616	312,060,691	114,744,925	97,159,477
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,824	3,219	858	831	27	2,361
RESERVES ON LOANS AND SECURITIES - TOTAL	6,299,726	6,287,191	5,317,961	3,834,844	1,483,117	969,230
Reserve for bad debt losses on loans	6,004,038	5,996,923	5,121,046	3,703,720	1,417,326	875,877
Other reserves on loans	108,203	105,463	63,882	41,777	22,105	41,581
Reserves on securities	187,485	184,805	133,033	89,347	43,686	51,772
CAPITAL ACCOUNTS - TOTAL	42,958,078	42,426,578	34,100,208	24,867,976	9,232,232	8,326,370
Capital notes and debentures	2,135,253	2,080,764	1,821,909	1,161,120	660,789	258,855
Equity capital - total	40,822,825	40,345,814	32,278,299	23,706,856	8,571,443	8,067,515
Preferred stock	111,844	107,304	95,843	62,680	33,163	11,461
Common stock	11,210,896	11,094,414	8,765,099	6,456,397	2,308,702	2,329,315
Surplus	18,158,284	18,015,283	14,633,423	10,655,040	3,978,383	3,381,860
Undivided profits	10,285,503	10,123,937	7,969,155	5,861,498	2,107,657	2,154,782
Reserve for contingencies and other capital reserves	1,056,298	1,004,876	814,779	671,241	143,538	190,097
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	577,046,758	572,682,081	466,224,643	340,764,342	125,460,301	106,457,438
MEMORANDA						
Demand deposits adjusted[4]	173,911,668	172,351,261	133,168,528	99,530,953	33,637,575	39,182,733
Average of total deposits for the 15 calendar days ending with call date	465,351,057	462,838,311	371,046,021	272,762,819	98,283,202	91,792,290
Average of total loans for the 15 calendar days ending with call date	301,585,914	299,778,369	243,829,105	176,978,974	66,850,131	55,949,264
Unearned discount on instalment loans included in total capital accounts	233,143	233,034	115,241	103,507	11,734	117,793
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	16.2	16.2	17.5	16.4	20.3	10.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.4	12.4	10.9	11.3	9.8	19.3
Other securities	13.2	13.2	13.2	13.5	12.4	13.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.4	54.5	54.6	55.0	53.4	54.0
Other assets	3.7	3.7	3.9	3.8	4.2	2.7
Total capital accounts[3]	7.5	7.4	7.3	7.3	7.4	7.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts[3]	10.1	10.1	10.0	9.8	10.3	10.5
NUMBER OF BANKS	13,686	13,502	5,767	4,620	1,147	7,735

UNITED STATES			OTHER AREAS[3]			UNITED STATES AND OTHER AREAS[3]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT	NONDEPOSIT TRUST COMPANIES[2]	TOTAL	INSURED	NONINSURED	ALL COMMERCIAL BANKS	INSURED	NONINSURED
,638,781	1,490,662	148,119	3,251,710	2,873,694	378,016	397,263,608	395,246,811	2,016,797
904,231	781,856	122,375	849,364	768,694	80,670	182,882,185	181,897,284	984,901
547,199	521,465	25,734	2,355,108	2,070,573	284,535	205,794,490	204,962,756	831,734
242,125	224,758	17,367	666,133	600,638	65,495	99,123,483	98,815,863	307,620
1,368	1,350	18	5,743	0	5,743	810,035	802,924	7,111
303,706	295,357	8,349	1,683,232	1,469,935	213,297	105,860,972	105,343,969	517,003
187,351	187,341	10	47,238	34,427	12,811	8,586,933	8,386,771	200,162
241,153	237,720	3,433	357,399	308,474	48,925	49,745,675	49,455,597	290,078
39,612	36,181	3,431	30,620	16,594	14,026	7,968,600	7,914,962	53,638
44	42	2	3,319	2,988	331	465,851	465,476	375
126,480	126,480	0	170,415	148,376	22,039	17,933,287	17,784,768	148,519
75,017	75,017	0	153,045	140,516	12,529	23,377,937	23,290,391	87,546
251,062	250,307	755	94,957	86,842	8,115	29,227,829	28,968,652	259,177
80,296	79,566	730	39,659	31,544	8,115	26,379,350	26,290,939	88,411
8,800	8,800	0	54,459	54,459	0	1,432,849	1,424,049	8,800
127,218	127,193	25	94	94	0	1,102,631	975,413	127,218
34,748	34,748	0	745	745	0	312,999	278,251	34,748
439,334	437,905	1,429	70,874	70,625	249	9,282,378	8,842,795	439,583
79,554	79,263	291	0	0	0	999,237	919,683	79,554
134,579	133,579	1,000	0	0	0	4,761,885	4,627,306	134,579
167,334	167,196	138	2,524	2,275	249	3,168,209	3,000,626	167,583
57,867	57,867	0	68,350	68,350	0	353,047	295,180	57,867
2,570,330	2,416,594	153,736	3,774,940	3,339,635	435,305	485,519,490	482,513,855	3,005,635
1,712,076	1,585,076	127,000	1,139,914	1,002,004	137,910	249,020,432	247,170,446	1,849,986
858,254	831,518	26,736	2,635,026	2,337,631	297,395	236,499,058	235,343,409	1,155,649
1,249,707	1,196,133	53,574	491,387	177,296	314,091	46,531,967	44,968,169	1,563,798
98,815	98,815	0	22,488	22,488	0	16,707,856	16,609,041	98,815
126,782	114,839	11,943	56,559	10,005	46,554	2,745,864	2,572,528	173,336
2,359	2,359	0	13,938	13,938	0	670,904	668,545	2,359
123,090	123,090	0	1,693	1,693	0	3,971,756	3,848,666	123,090
898,661	857,030	41,631	396,709	129,172	267,537	22,435,587	21,269,389	1,166,198
3,820,037	3,612,727	207,310	4,266,327	3,516,931	749,396	532,051,457	527,482,024	4,569,433
605	0	605	0	0	0	3,824	3,219	605
12,535	11,535	1,000	16,034	11,959	4,075	6,315,760	6,299,150	16,610
7,115	6,447	668	5,834	1,766	4,068	6,009,872	5,998,689	11,183
2,740	2,740	0	10,145	10,138	7	118,348	115,601	2,747
2,680	2,348	332	55	55	0	187,540	184,860	2,680
531,500	343,344	188,156	207,242	139,830	67,412	43,165,320	42,566,408	598,912
54,489	54,489	0	49,615	11,115	38,500	2,184,868	2,091,879	92,989
477,011	288,855	188,156	157,627	128,715	28,912	40,980,452	40,474,529	505,923
4,540	4,540	0	0	0	0	111,844	107,304	4,540
116,482	65,818	50,664	55,800	43,410	12,390	11,266,696	11,137,824	128,872
143,001	111,378	31,623	70,676	57,307	13,369	18,228,960	18,072,590	156,370
161,566	75,633	85,933	24,064	21,911	2,153	10,309,567	10,145,848	163,719
51,422	31,486	19,936	7,087	6,087	1,000	1,063,385	1,010,963	52,422
4,364,677	3,967,606	397,071	4,489,603	3,668,720	820,883	581,536,361	576,350,801	5,185,560
1,560,407	1,437,578	122,829	969,135	860,496	108,639	174,880,803	173,211,757	1,669,046
2,512,746	2,359,800	152,946	3,456,313	3,046,356	409,957	468,807,370	465,884,667	2,922,703
1,807,545	1,755,926	51,619	2,447,946	2,066,375	381,571	304,033,860	301,844,744	2,189,116
109	109	0	738	738	0	233,881	233,772	109
21.4	22.2	13.6	8.6	9.3	5.7	16.2	16.1	18.9
10.7	10.5	12.0	7.2	5.7	14.1	12.4	12.4	11.2
11.0	7.9	42.1	4.9	2.7	14.9	13.1	13.2	11.6
48.9	52.4	13.7	56.2	58.2	47.1	54.5	54.5	48.6
8.0	7.0	18.7	23.1	24.2	18.2	3.9	3.8	9.7
21.1	15.8	47.4	7.8	7.3	9.0	7.5	7.4	18.2
28.5	21.5	61.0	10.0	9.5	11.2	10.1	10.1	24.0
184	137	47	19	9	10	13,705	13,511	194

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

ASSETS	TOTAL	INSURED	NONINSURED[5]
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL....	1,244,438	1,115,656	128,782
Currency and coin.....	206,277	173,646	32,631
Demand balances with banks in the United States.....	610,214	538,858	71,356
Other balances with banks in the United States.....	327,102	316,584	10,518
Cash items in process of collection.....	100,845	86,568	14,277
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL.....	3,061,473	2,353,525	707,948
Valuation reserves.....	10,462	10,462	0
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL.....	3,071,935	2,363,987	707,948
Direct:			
Treasury bills.....	172,202	149,078	23,124
Treasury certificates of indebtedness.....	4,168	0	4,168
Treasury notes maturing in 1 year or less.....	265,801	203,496	62,305
Treasury notes maturing after 1 year.....	936,299	678,095	258,204
United States nonmarketable bonds.....	6,223	4,465	1,758
Other bonds maturing in 1 year or less.....	68,877	52,825	16,052
Other bonds maturing in 1 to 5 years.....	463,369	355,401	107,968
Other bonds maturing in 5 to 10 years.....	111,554	88,156	23,398
Other bonds maturing after 10 years.....	699,158	608,034	91,124
Guaranteed obligations.....	344,284	224,437	119,847
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET.....	194,944	187,197	7,747
Valuation reserves.....	5,409	5,409	0
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS.....	200,353	192,606	7,747
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL.....	10,392,848	8,884,377	1,508,471
Valuation reserves.....	25,719	25,654	65
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL.....	10,418,567	8,910,031	1,508,536
Railroads.....	627,523	560,371	67,152
Utilities.....	4,976,888	4,237,176	739,712
Industrials.....	1,365,424	1,265,937	99,487
Securities of Federal agencies and corporations not guaranteed by U.S.....	1,904,337	1,496,289	408,048
All other.....	1,544,395	1,350,258	194,137
CORPORATE STOCKS, NET - TOTAL.....	2,470,205	2,045,893	424,312
Valuation reserves.....	38,371	38,332	39
CORPORATE STOCKS, GROSS - TOTAL.....	2,508,576	2,084,225	424,351
Bank.....	487,171	251,321	235,850
Other.....	2,021,405	1,832,904	188,501
TOTAL SECURITIES.....	16,119,470	13,470,992	2,648,478
LOANS AND DISCOUNTS, NET - TOTAL.....	60,220,954	52,635,417	7,585,537
Valuation reserves.....	131,918	118,391	13,527
LOANS AND DISCOUNTS, GROSS - TOTAL.....	60,352,872	52,753,808	7,599,064
Real estate loans - total.....	57,947,779	50,695,693	7,252,086
Secured by farmland.....	118,517	112,723	5,794
Secured by residential properties:			
Insured by FHA.....	16,086,537	14,921,659	1,164,878
Guaranteed by VA.....	12,008,036	10,884,718	1,123,318
Not insured or guaranteed by FHA or VA.....	21,841,919	18,104,579	3,737,340
Secured by other properties.....	7,892,770	6,672,014	1,220,756
Commercial and industrial loans (incl. open market paper)	600,374	586,589	13,785
Loans to individuals for personal expenditures.....	1,353,655	1,081,513	272,142
All other loans (including overdrafts).....	451,064	390,013	61,051
TOTAL LOANS AND SECURITIES.....	76,340,424	66,106,409	10,234,015
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL.....	661,545	591,485	70,060
Bank premises.....	474,240	426,043	48,197
Furniture and fixtures.....	120,712	102,637	18,075
Real estate owned other than bank premises.....	66,593	62,805	3,788
MISCELLANEOUS ASSETS.....	768,242	727,726	40,516
TOTAL ASSETS.....	79,014,649	68,541,276	10,473,373

SUPPLEMENTAL INFORMATION ON REAL ESTATE LOANS WAS REPORTED BY MUTUAL SAVINGS BANKS FOR THE FIRST TIME ON DECEMBER 31, 1970. THE FOLLOWING TABLE SUMMARIZES THESE MORE DETAILED STATISTICS FOR INSURED AND NONINSURED MUTUAL SAVINGS BANKS AS OF THAT DATE:

	TOTAL	INSURED	NONINSURED
Real estate loans - total.....	57,947,779	50,695,693	7,252,086
Secured by farmland.....	118,517	112,723	5,794
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration.....	14,656,643	13,563,069	1,093,574
Guaranteed by Veterans Administration.....	12,008,036	10,884,718	1,123,318
Not insured or guaranteed by FHA or VA.....	15,483,962	12,089,288	3,394,674
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration.....	1,429,894	1,358,590	71,304
Not insured by FHA.....	6,357,957	6,015,291	342,666
Secured by other properties.....	7,892,770	6,672,014	1,220,756

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	TOTAL	INSURED	NONINSURED[5]
DEPOSITS - TOTAL	72,085,609	62,683,783	9,401,826
Demand deposits of individuals, partnerships, and corps.	573,994	555,746	18,248
Time deposits of individuals, partnerships, and corps.	71,432,412	62,049,610	9,382,802
Other deposits (official checks, etc.)	26,398	26,348	50
States and subdivisions	40,255	39,913	342
United States Government	8,277	7,895	382
Interbank	4,273	4,271	2
TOTAL DEMAND DEPOSITS	612,298	593,615	18,683
TOTAL SAVINGS AND TIME DEPOSITS	71,473,311	62,090,168	9,383,143
MISCELLANEOUS LIABILITIES	1,217,388	1,000,127	217,261
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	73,302,997	63,683,910	9,619,087
SURPLUS ACCOUNTS			
SURPLUS ACCOUNTS - TOTAL[6]	5,711,652	4,857,366	854,286
Surplus	3,864,751	3,382,374	482,377
Undivided profits	1,296,002	1,017,646	278,356
Other segregations of surplus	550,899	457,346	93,553
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	79,014,649	68,541,276	10,473,373
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	1.6	1.6	1.2
U.S. Government obligations, direct and guaranteed	3.9	3.4	6.8
Other securities	16.5	16.2	18.5
Loans and discounts	76.2	76.8	72.4
Other assets	1.8	1.9	1.1
Total surplus accounts	7.2	7.1	8.2
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:			
Total surplus accounts	7.6	7.5	8.9
NUMBER OF BANKS	494	329	165

ASSETS OF ALL COMMERCIAL BANKS, SELECTEO CALL OATES,
UNITEO STATES ANO OTHER AREAS, OECEMBER 31, 1966, TO DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	OEC. 31 1966	DEC. 30 1967	DEC. 31 1968	OEC. 31 1969	JUNE 30 1970	DEC. 31 1970
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	69,294,117	78,154,481	84,004,881	90,268,201	85,909,632	94,029,650
Currency and coin	5,486,811	5,973,319	7,251,912	7,383,124	7,141,544	7,108,147
Reserve with Federal Reserve banks (member banks)	19,068,820	20,275,051	21,230,246	21,452,826	21,532,330	23,325,123
Demand balances with banks in U.S. (except American branches of foreign banks)	15,620,451	16,969,749	18,629,304	20,157,862	18,035,319	21,806,059
Other balances with banks in United States	313,676	610,669	385,848	273,943	285,151	1,522,694
Balances with banks in foreign countries	279,818	329,092	337,411	381,128	399,524	475,948
Cash items in process of collection	28,524,541	33,996,601	36,170,160	40,619,318	38,515,764	39,791,679
INVESTMENT SECURITIES - TOTAL	105,229,480	124,332,114	136,455,855	123,369,814	124,721,827	148,403,234
U.S. Treasury securities	56,325,847	62,676,745	64,685,769	53,689,937	50,982,270	62,019,003
Securities of other U.S. Government agencies and corps.	6,091,003	9,051,177	10,267,943	9,428,353	9,777,131	13,459,256
Obligations of States and subdivisions	41,110,560	50,124,099	58,732,147	57,993,813	61,519,591	69,844,469
Other securities	1,702,070[7]	2,480,093	2,769,996	2,257,711	2,442,835	3,080,506
TRADING ACCOUNT SECURITIES				3,186,363	2,978,856	5,666,313
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL[8]	2,544,121	4,061,542	6,747,333	9,947,079	11,203,002	16,251,177
OTHER LOANS AND DISCOUNTS - TOTAL	222,021,594	239,343,286	266,595,576	288,895,911	288,152,972	300,409,513
Real estate loans - total	54,380,292	59,018,966	65,696,232	70,705,002	71,291,260	73,275,013
Secured by farmland	3,137,561	3,445,704	3,757,544	4,018,711	4,054,310	4,351,457
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,544,412	7,709,085	7,926,106	7,395,468	7,223,513	7,329,231
Guaranteed by Veterans Administration	2,599,070	2,696,358	2,707,611	2,663,251	2,575,045	2,589,471
Not insured or guaranteed by FHA or VA	24,732,998	27,236,623	30,799,644	31,297,144	31,733,090	32,410,311
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration				564,190	576,921	589,986
Not insured by FHA				2,652,699	2,736,220	2,720,757
Secured by other properties	16,366,251	17,931,196	20,505,327	22,113,539	22,392,161	23,283,800
Loans to domestic commercial and foreign banks	2,190,955	1,902,215	2,206,944	2,488,625	2,536,373	2,674,249
Loans to other financial institutions	13,340,438	12,593,389	13,784,510	15,145,288	14,452,033	15,949,662
Loans to brokers and dealers in securities	5,820,814	6,214,828	6,625,467	5,740,082	3,972,371	6,333,081
Other loans for purchasing or carrying securities	3,206,834	3,786,373	4,114,267	4,033,857	3,568,615	3,536,951
Loans to farmers (excluding loans on real estate)[23]	8,569,466	9,281,477	9,732,847	10,338,594	11,258,947	11,168,541
Commercial and industrial loans (incl. open market paper)	81,083,594	88,979,351	98,970,808	109,364,020	109,321,072	113,422,100
Other loans to individuals - total	48,192,700	51,845,017	58,638,265	63,643,625	64,574,674	66,307,647
Passenger automobile instalment loans	18,341,378	18,936,938	21,252,654	22,806,154	22,580,650	22,495,211
Credit cards and related plans:[9]						
Retail (charge account) credit card plans		828,411	1,312,020	2,639,497	3,054,467	3,808,035
Check credit and revolving credit plans		521,913	798,145	1,082,791	1,183,703	1,345,977
Other retail consumer instalment loans	4,707,868	4,798,516	5,543,259	6,295,554	7,003,526	7,328,361
Residential repair and modernization instalment loans	3,220,285	3,357,417	3,500,481	3,661,071	3,623,000	3,722,792
Other instalment loans for personal expenditures	8,147,819	8,421,870	9,458,282	10,013,977	10,113,629	10,608,505
Single-payment loans for personal expenditures	13,775,350	14,979,952	16,773,424	17,144,581	17,015,699	16,998,766
All other loans (including overdrafts)	5,236,501	5,721,670	6,826,236	7,436,818	7,177,627	7,742,269
TOTAL LOANS AND SECURITIES	329,795,195	367,736,942	409,798,764	425,399,167	427,056,657	465,063,924
Bank premises, furniture and fixtures, and other assets representing bank premises[10]	5,662,489	6,039,127	6,687,845	8,110,427	8,598,407	9,196,645
Real estate owned other than bank premises		290,537	327,346	369,770	397,957	417,761
Investments in subsidiaries not consolidated				670,347	738,663	761,651
Customers' liabilities on acceptances outstanding	2,248,792	2,380,943	2,531,534	3,389,859	4,034,721	3,860,194
Other assets	3,861,151	4,745,416	6,513,544	7,471,969	8,196,120	8,206,536
TOTAL ASSETS	410,861,744	459,347,446	509,863,914	535,679,740	534,932,157	581,536,361

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1966, TO DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	DEC. 31 1966	DEC. 30 1967	DEC. 31 1968	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970
BUSINESS AND PERSONAL DEPOSITS - TOTAL	295,209,262	331,581,370	364,112,765	368,193,312	358,526,294	397,263,608
Individuals, partnerships, and corporations - demand	145,224,888	159,433,672	173,059,950	179,219,467	165,367,055	182,882,185
Individuals, partnerships, and corporations - time	142,904,064	163,432,828	181,321,502	177,028,567	182,858,307	205,794,490
Savings deposits	90,371,090	94,783,181	96,504,054	94,098,303	94,608,364	99,123,483
Deposits accumulated for payment of personal loans	1,226,340	1,288,286	1,219,630	1,136,018	949,566	810,035
Other deposits of individuals, partnerships, and corps.	51,306,634	67,361,361	83,597,818	81,794,246	87,300,377	105,860,972
Certified and officers' checks, letters of credit, travelers' checks, etc.	7,080,310	8,714,870	9,731,313	11,945,278	10,300,932	8,586,933
GOVERNMENT DEPOSITS - TOTAL	33,970,303	37,198,797	41,590,854	36,333,361	42,806,580	49,745,675
United States Government - demand	5,015,638	5,266,446	5,029,148	5,076,670	8,099,047	7,968,600
United States Government - time	261,653	288,853	378,874	223,577	209,947	465,851
States and subdivisions - demand	15,170,733	15,686,280	17,001,994	17,704,864	17,218,413	17,933,287
States and subdivisions - time	13,522,279	15,957,218	19,180,838	13,328,250	17,279,173	23,377,937
DOMESTIC INTERBANK DEPOSITS - TOTAL	18,567,907	20,868,083	23,452,731	25,055,649	24,514,952	29,227,829
Commercial banks in the United States - demand	16,985,760	18,828,695	21,472,627	23,453,874	22,782,246	26,379,350
Commercial banks in the United States - time	477,921	728,689	716,344	416,026	511,144	1,432,849
Mutual savings banks in the United States - demand	899,317	1,062,408	1,079,765	1,128,139	1,079,761	1,102,631
Mutual savings banks in the United States - time	204,909	248,291	183,995	57,610	141,801	312,999
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,380,229	8,556,201	8,332,452	10,407,036	10,802,161	9,282,378
Foreign governments, central banks, etc. - demand	895,088	906,371	902,059	992,577	1,009,104	999,237
Foreign governments, central banks, etc. - time	4,266,339	5,267,265	4,851,319	6,465,942	6,858,406	4,761,885
Banks in foreign countries - demand	1,904,262	2,030,106	2,247,061	2,624,537	2,581,676	3,168,209
Banks in foreign countries - time	314,540	352,459	332,013	323,980	352,975	353,047
TOTAL DEPOSITS	355,127,701	398,204,451	437,488,802	439,989,358	436,649,987	485,519,490
Demand	193,175,996	211,928,848	230,523,917	242,145,406	228,438,234	249,020,432
Time	161,951,705	186,275,603	206,964,885	197,843,952	208,211,753	236,499,058
MISCELLANEOUS LIABILITIES - TOTAL	19,204,781	21,870,225	29,986,478	49,326,984	50,112,865	46,531,967
Federal funds purchased (borrowed) and securities sold under agreements to repurchase[1]	2,825,088	4,991,456	7,472,000	14,730,800	15,715,639	16,707,856
Other liabilities for borrowed money[1]	2,080,128	847,541	1,491,553	3,710,922	2,928,141	2,745,864
Mortgage indebtedness				603,447	704,697	670,904
Acceptances outstanding	2,314,432	2,457,752	2,575,034	3,485,840	4,129,269	3,971,756
Other liabilities	11,985,133	13,573,476	18,447,891	26,795,975	26,635,119	22,435,587
TOTAL LIABILITIES	374,332,482	420,074,676	467,475,280	489,316,342	486,762,852	532,051,457
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES				3,883	3,971	3,824
RESERVES ON LOANS AND SECURITIES - TOTAL	4,346,582	4,744,763	5,226,897	6,194,152	6,260,351	6,315,760
Reserve for bad debt losses on loans	4,346,582	4,744,763	5,226,897	5,896,865	5,942,459	6,009,872
Other reserves on loans				109,904	126,950	118,348
Reserves on securities				187,383	190,942	187,540
CAPITAL ACCOUNTS - TOTAL	32,182,680	34,528,007	37,161,737	40,165,363	41,904,983	43,165,320
Capital notes and debentures	1,777,734	2,032,211	2,159,520	2,049,141	2,142,779	2,184,868
Equity capital - total	30,404,946	32,495,796	35,002,217	38,116,222	39,762,204	40,980,452
Preferred stock	65,104	92,050	94,917	107,673	112,154	111,844
Common stock	8,994,411	9,401,080	9,921,928	10,689,247	11,033,526	11,266,696
Surplus	14,177,817	15,172,077	16,371,220	17,621,043	17,760,426	18,228,960
Undivided profits	6,257,363	6,707,987	7,520,123	8,584,423	9,788,762	10,309,567
Reserve for contingencies and other capital reserves	910,251	1,122,602	1,094,029	1,113,836	1,067,336	1,063,385
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	410,861,744	459,347,446	509,863,914	535,679,740	534,932,157	581,536,361
MEMORANDA						
Demand deposits adjusted[4]	142,650,057	153,837,106	167,851,982	172,995,544	159,041,177	174,880,803
Average of total deposits for the 15 calendar days ending with call date				422,213,155	423,976,796	468,807,370
Average of total loans for the 15 calendar days ending with call date				278,857,509	287,238,578	304,033,860
Unearned discount on instalment loans included in total capital accounts				211,117	203,744	233,881
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	16.9	17.0	16.5	16.9	16.1	16.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	15.2	15.6	14.7	11.8	11.4	12.4
Other securities	10.4	11.5	12.1	11.8	12.5	13.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.6	53.0	53.6	55.8	56.0	54.5
Other assets	2.9	2.9	3.1	3.7	4.1	3.9
Total capital accounts	7.8	7.5	7.3	7.5	7.9	7.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	11.3	10.8	10.3	10.3	10.6	10.1
NUMBER OF BANKS	13,785	13,741	13,698	13,681	13,690	13,705

ASSETS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, DECEMBER 31, 1966, TO DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	DEC. 31 1966	DEC. 30 1967	DEC. 31 1968	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL...	966,547	996,636	995,993	890,947	907,623	1,244,438
Currency and coin.....	173,128	181,750	195,235	209,719	176,688	206,277
Demand balances with banks in the United States.....	552,255	536,324	569,829	557,371	516,031	610,214
Other balances with banks in the United States.....	171,105	205,376	158,796	55,535	132,912	327,102
Cash items in process of collection.....	70,059	73,186	72,133	68,322	81,992	100,845
U.S. GOVERNMENT OBLIGATIONS, DIRECT AND GUARANTEED	4,753,052	4,279,839	3,818,859	3,230,410	3,160,479	3,061,473
OBLIGATIONS OF STATES AND SUBDIVISIONS	255,355	216,876	194,054	192,496	195,573	194,944
SECURITIES OF FEDERAL AGENCIES AND CORPORATIONS NOT GUARANTEED BY U.S.	1,057,131	1,157,346	1,434,772	1,475,696	1,707,960	1,904,337
OTHER SECURITIES.....	4,660,669	6,987,999	8,654,576	9,327,886	9,957,031	10,958,725
TOTAL SECURITIES.....	10,726,207	12,642,060	14,102,261	14,226,488	15,021,043	16,119,470
LOANS AND DISCOUNTS, NET - TOTAL.....	48,298,604	51,592,635	54,804,913	57,948,031	59,076,717	60,220,954
Valuation reserves.....	152,037	136,893	132,657	130,189	132,525	131,918
LOANS AND DISCOUNTS, GROSS - TOTAL.....	48,450,641	51,729,528	54,937,570	58,078,220	59,209,242	60,352,872
Real estate loans - total.....	47,336,506	50,489,908	53,456,416	56,137,885	56,880,148	57,947,779
Secured by farmland.....	53,366	116,848	116,949	113,629	100,927	118,517
Secured by residential properties:						
Insured by FHA.....	14,499,576	15,073,547	15,568,549	15,862,120	15,931,136	16,086,537
Guaranteed by VA.....	11,470,832	11,794,675	12,032,698	12,165,969	12,091,828	12,008,036
Not insured or guaranteed by FHA or VA.....	16,271,742	17,771,794	19,146,423	20,654,641	21,236,838	21,841,919
Secured by other properties.....	5,040,990	5,733,044	6,591,797	7,341,526	7,519,419	7,892,770
Commercial and industrial loans (incl. open market paper)	202,271	171,664	251,302	217,850	417,238	600,374
Loans to individuals for personal expenditures.....	786,291	919,355	1,086,292	1,243,914	1,274,568	1,353,655
All other loans (including overdrafts).....	125,573	148,601	143,560	478,571	637,288	451,064
TOTAL LOANS AND SECURITIES.....	59,024,811	64,234,695	68,907,174	72,174,519	74,097,760	76,340,424
Bank premises.....	475,638	485,174	424,389	444,671	455,115	474,240
Furniture and fixtures.....			105,705	114,939	117,519	120,712
Real estate owned other than bank premises.....		38,442	41,502	51,310	63,405	66,593
Miscellaneous assets.....	543,669	610,816	675,980	673,293	731,444	768,242
TOTAL ASSETS.....	61,010,665	66,365,763	71,150,743	74,349,679	76,372,866	79,014,649

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1966, TO DECEMBER 31, 1970

(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	DEC. 31 1966	DEC. 30 1967	DEC. 31 1968	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970
DEPOSITS - TOTAL	55,352,001	60,496,668	64,923,809	67,540,464	69,288,670	72,085,609
Demand deposits of individuals, partnerships, and corps	385,592	432,105	484,404	527,043	620,211	573,994
Time deposits of individuals, partnerships, and corps	54,909,462	60,005,403	64,380,503	66,951,492	68,602,203	71,432,412
Other deposits (official checks, etc.)	11,513	14,327	18,571	18,405	24,136	26,398
States and subdivisions	37,006	36,672	31,092	33,293	32,162	40,255
United States Government	7,098	6,899	6,961	7,921	7,840	8,277
Interbank	1,330	1,262	2,278	2,310	2,118	4,273
TOTAL DEMAND DEPOSITS	407,237	455,761	511,315	557,635	654,365	612,298
TOTAL SAVINGS AND TIME DEPOSITS	54,944,764	60,040,907	64,412,494	66,982,829	68,634,305	71,473,311
Miscellaneous liabilities	786,746	882,136	957,575	1,287,835	1,464,300	1,217,388
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	56,138,747	61,378,804	65,881,384	68,828,299	70,752,970	73,302,997
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL	4,871,918	4,986,959	5,269,359	5,521,380	5,619,896	5,711,652
Surplus	3,313,105	3,478,168	3,698,444	3,777,347	3,825,833	3,864,751
Undivided profits	1,084,483	1,041,109	1,113,191	1,244,572	1,273,012	1,296,002
Other segregations of surplus	474,330	467,682	457,724	499,461	521,051	550,899
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	61,010,665	66,365,763	71,150,743	74,349,679	76,372,866	79,014,649
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.6	1.5	1.4	1.2	1.2	1.6
U.S. Government obligations, direct and guaranteed	7.8	6.4	5.4	4.3	4.1	3.9
Other securities	9.8	12.6	14.5	14.8	15.5	16.5
Loans and discounts	79.1	77.7	77.0	77.9	77.4	76.2
Other assets	1.7	1.7	1.8	1.7	1.8	1.8
Total surplus accounts	8.0	7.5	7.4	7.4	7.4	7.2
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	8.8	8.2	7.9	7.9	7.8	7.6
NUMBER OF BANKS	506	503	501	497	497	494

ASSETS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1969, JUNE 30, 1970, AND DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	ALL INSURED COMMERCIAL BANKS		
	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	89,335,129	85,086,666	93,048,095
Currency and coin	7,346,973	7,106,654	7,084,430
Reserve with Federal Reserve banks (member banks)	21,452,826	21,532,330	23,325,123
Demand balances with banks in U.S. (except American branches of foreign banks)	19,389,950	17,370,388	21,088,737
Other balances with banks in United States	230,150	254,858	1,401,661
Balances with banks in foreign countries	320,921	343,840	395,356
Cash items in process of collection	40,594,309	38,478,596	39,752,788
INVESTMENT SECURITIES - TOTAL	122,203,185	123,475,545	141,554,863
U.S. Treasury securities	53,262,588	50,517,278	58,880,431
Securities of other U.S. Government agencies and corps.	9,239,140	9,573,866	12,481,059
Obligations of States and subdivisions	57,572,607	61,076,632	67,414,393
Other securities	2,128,850	2,307,769	2,778,980
TRADING ACCOUNT SECURITIES	3,181,756	2,974,413	5,664,059
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	9,712,405	10,877,751	15,952,321
OTHER LOANS AND DISCOUNTS - TOTAL	286,751,602	286,052,783	298,189,504
Real estate loans - total	70,325,953	70,961,829	73,053,364
Secured by farmland	3,992,931	4,029,714	4,319,352
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	7,262,023	7,121,922	7,302,286
Guaranteed by Veterans Administration	2,596,261	2,521,351	2,563,475
Not insured or guaranteed by FHA or VA	31,210,921	31,643,881	32,321,718
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration	562,501	574,539	588,760
Not insured by FHA	2,647,857	2,731,858	2,718,829
Secured by other properties	22,053,459	22,338,564	23,238,944
Loans to domestic commercial and foreign banks	2,425,147	2,457,448	2,581,078
Loans to other financial institutions	14,938,963	14,307,600	15,794,299
Loans to brokers and dealers in securities	5,646,962	3,885,941	6,208,570
Other loans for purchasing or carrying securities	3,994,818	3,545,295	3,517,601
Loans to farmers (excluding loans on real estate)[23]	10,323,657	11,240,836	11,153,583
Commercial and industrial loans (incl. open market paper)	108,393,788	108,278,105	112,214,990
Other loans to individuals - total	63,355,683	64,270,398	66,005,700
Passenger automobile instalment loans	22,706,108	22,466,491	22,366,443
Credit cards and related plans:			
Retail (charge account) credit card plans	2,639,497	3,054,462	3,807,987
Check credit and revolving credit plans	1,082,791	1,182,240	1,343,990
Other retail consumer instalment loans	6,269,924	6,981,796	7,306,995
Residential repair and modernization instalment loans	3,654,863	3,616,790	3,716,802
Other instalment loans for personal expenditures	9,936,340	10,032,922	10,534,538
Single-payment loans for personal expenditures	17,066,160	16,935,697	16,928,945
All other loans (including overdrafts)	7,346,631	7,105,331	7,660,319
TOTAL LOANS AND SECURITIES	421,848,948	423,380,492	461,360,747
Bank premises, furniture and fixtures, and other assets representing bank premises	8,070,059	8,549,723	9,143,432
Real estate owned other than bank premises	360,820	388,435	406,832
Investments in subsidiaries not consolidated	651,095	718,234	740,897
Customers' liabilities on acceptances outstanding	3,308,881	3,954,569	3,753,246
Other assets	7,139,779	7,833,029	7,897,552
TOTAL ASSETS	530,714,711	529,911,148	576,350,801

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
DEC. 31 1969	JUNE 30 1970	DEC. 31 1970	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970
54,775,953	52,000,544	56,118,102	24,312,650	23,597,601	25,471,780	10,246,526	9,488,521	11,458,213
4,305,068	4,150,769	4,170,463	1,385,876	1,336,774	1,287,881	1,656,029	1,619,112	1,626,086
16,224,774	16,285,978	16,389,622	5,228,052	5,246,352	6,935,501	0	0	0
9,402,859	8,361,267	9,928,136	2,393,620	2,091,520	2,757,425	7,593,471	6,917,601	8,403,176
119,439	143,624	921,152	21,108	24,232	141,093	89,603	87,002	339,416
167,261	187,003	224,122	119,983	128,925	120,636	33,677	27,912	50,598
24,556,552	22,871,904	24,484,607	15,164,011	14,769,798	14,229,244	873,746	836,894	1,038,937
68,097,886	69,482,585	80,242,479	23,416,214	23,083,927	26,212,775	30,689,085	30,909,033	35,099,609
28,818,837	27,567,557	32,211,784	9,783,228	8,927,524	10,513,539	14,660,523	14,022,197	16,155,108
4,282,344	4,509,768	6,158,087	1,042,067	1,238,609	1,741,935	3,914,729	3,825,489	4,581,037
33,642,283	35,989,743	40,223,446	12,245,472	12,511,032	13,495,850	11,684,852	12,575,857	13,695,097
1,354,422	1,415,517	1,649,162	345,447	406,762	461,451	428,981	485,490	668,367
2,032,279	2,043,910	4,004,373	1,111,555	881,050	1,584,179	37,922	49,453	75,507
5,809,058	6,544,113	10,435,738	1,565,710	1,732,992	2,251,408	2,337,637	2,600,646	3,265,175
172,403,796	170,666,608	178,029,442	63,994,023	62,705,673	64,711,413	50,353,783	52,680,502	55,448,649
40,822,855	40,846,231	41,826,420	12,661,487	12,672,796	13,085,294	16,841,611	17,442,802	18,141,650
1,590,718	1,548,587	1,552,195	416,102	424,831	660,933	1,986,111	2,056,296	2,106,224
5,318,611	5,216,019	5,320,612	1,069,868	1,035,847	1,060,327	873,544	870,056	921,347
1,807,161	1,749,294	1,787,069	438,787	427,701	408,577	350,313	344,356	367,829
18,071,872	18,254,813	18,594,639	5,061,660	5,093,030	5,189,154	8,077,389	8,296,038	8,537,925
261,286	282,732	293,023	263,451	243,574	225,932	37,764	48,233	69,805
1,337,081	1,476,849	1,425,403	830,864	729,760	749,615	479,912	525,250	543,811
12,436,126	12,317,939	12,853,479	4,580,755	4,718,053	4,790,756	5,036,578	5,302,573	5,594,709
1,396,205	1,356,672	1,382,772	861,378	871,479	961,802	167,564	229,297	236,504
9,211,876	8,915,621	10,088,786	4,828,751	4,551,049	4,623,862	898,336	840,930	1,081,651
2,528,286	1,705,322	2,886,705	2,880,028	2,043,424	3,076,422	238,648	137,195	245,443
2,240,661	1,971,187	2,145,273	1,044,860	951,479	882,904	709,297	622,629	489,424
5,143,046	5,556,779	5,478,728	1,044,352	1,084,374	1,064,958	4,136,259	4,599,683	4,609,897
68,580,743	67,743,184	70,329,427	27,889,419	27,805,285	27,926,302	11,923,626	12,729,636	13,959,261
37,669,202	37,905,364	38,851,857	10,810,871	10,886,222	11,098,358	14,875,610	15,478,812	16,055,485
13,342,228	13,092,184	12,994,079	3,116,937	3,020,774	2,968,030	6,246,943	6,353,533	6,404,334
1,959,465	2,208,081	2,730,815	470,094	558,828	708,964	209,938	287,553	368,208
668,758	721,552	797,872	286,166	315,812	377,114	127,867	144,876	169,004
3,678,726	4,128,137	4,306,451	851,349	895,437	976,680	1,739,849	1,958,222	2,023,864
2,143,874	2,111,541	2,174,929	725,500	707,029	708,874	785,489	798,220	832,999
5,646,761	5,621,052	5,914,927	1,714,443	1,757,475	1,807,207	2,575,136	2,654,395	2,812,404
10,229,390	10,022,817	9,932,784	3,646,382	3,630,867	3,551,489	3,190,388	3,282,013	3,444,672
4,810,922	4,666,248	5,039,474	1,972,877	1,839,565	1,991,511	562,832	599,518	629,334
248,343,019	248,737,216	272,712,032	90,087,502	88,403,642	94,759,775	83,418,427	86,239,634	93,888,940
5,067,455	5,334,964	5,709,767	1,512,491	1,576,673	1,653,575	1,490,113	1,638,086	1,780,090
221,776	231,747	211,590	54,563	59,706	77,321	84,481	96,982	117,921
511,648	558,695	583,430	132,486	151,155	149,285	6,961	8,384	8,182
1,837,940	2,231,073	2,054,612	1,329,371	1,562,125	1,507,351	141,570	161,371	191,283
4,744,307	5,240,170	5,229,609	1,789,538	1,858,006	1,841,214	605,934	734,853	826,729
315,502,098	314,334.409	342,619,142	119,218,601	117,208,908	125,460,301	95,994,012	98,367,831	108,271,358

LIABILITIES AND CAPITAL ACCOUNTS OF INSURED COMMERICAL BANKS, BY CLASS OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1969, JUNE 30, 1970, AND DECEMBER 31, 1970

(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL INSURED COMMERCIAL BANKS		
	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970
BUSINESS AND PERSONAL DEPOSITS - TOTAL	365,934,821	356,622,276	395,246,811
Individuals, partnerships, and corporations - demand	178,185,683	164,400,237	181,897,284
Individuals, partnerships, and corporations - time	176,240,900	182,113,347	204,962,756
Savings deposits	93,796,302	94,309,625	98,815,863
Deposits accumulated for payment of personal loans	1,129,305	942,743	802,924
Other deposits of individuals, partnerships, and corps.	81,315,293	86,860,979	105,343,969
Certified and officers' checks, letters of credit, travelers' checks, etc	11,508,238	10,108,692	8,386,771
GOVERNMENT DEPOSITS - TOTAL	36,092,200	42,555,592	49,455,597
United States Government - demand	5,050,538	8,049,504	7,914,962
United States Government - time	222,560	209,865	465,476
States and subdivisions - demand	17,559,438	17,091,018	17,784,768
States and subdivisions - time	13,259,664	17,205,205	23,290,391
DOMESTIC INTERBANK DEPOSITS - TOTAL	24,858,037	24,328,373	28,968,652
Commercial banks in the United States - demand	23,394,428	22,738,538	26,290,939
Commercial banks in the United States - time	415,216	510,344	1,424,049
Mutual savings banks in the United States - demand	1,017,123	985,280	975,413
Mutual savings banks in the United States - time	31,270	94,211	278,251
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,104,607	10,465,573	8,842,795
Foreign governments, central banks, etc. - demand	940,239	942,301	919,683
Foreign governments, central banks, etc. - time	6,378,964	6,796,190	4,627,306
Banks in foreign countries - demand	2,475,098	2,395,089	3,000,626
Banks in foreign countries - time	310,306	331,993	295,180
TOTAL DEPOSITS	436,989,665	433,971,814	482,513,855
Demand	240,130,785	226,710,659	247,170,446
Time	196,858,880	207,261,155	235,343,409
MISCELLANEOUS LIABILITIES - TOTAL	47,966,725	48,400,620	44,968,169
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	14,684,700	15,627,626	16,609,041
Other liabilities for borrowed money	3,367,342	2,632,086	2,572,528
Mortgage indebtedness	601,562	702,231	668,545
Acceptances outstanding	3,387,309	4,028,523	3,848,666
Other liabilities	25,925,812	25,410,154	21,269,389
TOTAL LIABILITIES	484,956,390	482,372,434	527,482,024
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,295	3,383	3,219
RESERVES ON LOANS AND SECURITIES - TOTAL	6,178,797	6,240,888	6,299,150
Reserve for bad debt losses on loans	5,885,873	5,930,886	5,998,689
Other reserves on loans	108,824	125,495	115,601
Reserves on securities	184,100	184,507	184,860
CAPITAL ACCOUNTS - TOTAL	39,576,229	41,294,443	42,566,408
Capital notes and debentures	1,998,316	2,052,091	2,091,879
Equity capital - total	37,577,913	39,242,352	40,474,529
Preferred stock	103,416	107,614	107,304
Common stock	10,529,322	10,902,703	11,137,824
Surplus	17,460,832	17,599,075	18,072,590
Undivided profits	8,426,787	9,622,386	10,145,848
Reserve for contingencies and other capital reserves	1,057,556	1,010,574	1,010,963
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	530,714,711	529,911,148	576,350,801
MEMORANDA			
Demand deposits adjusted[4]	171,091,510	157,444,021	173,211,757
Average of total deposits for the 15 calendar days ending with call date	419,366,735	421,333,341	465,884,667
Average of total loans for the 15 calendar days ending with call date	276,787,168	285,172,996	301,844,744
Unearned discount on instalment loans included in total capital accounts	211,090	203,652	233,772
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	16.8	16.1	16.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.8	11.3	12.4
Other securities	11.8	12.5	13.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.9	56.0	54.5
Other assets	3.7	4.0	3.8
Total capital accounts	7.5	7.8	7.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:			
Total capital accounts	10.2	10.5	10.0
NUMBER OF BANKS	13,473	13,487	13,511

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
DEC. 31 1969	JUNE 30 1970	DEC. 31 1970	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970	DEC. 31 1969	JUNE 30 1970	DEC. 31 1970
215,377,163	209,581,343	232,709,438	75,548,391	71,236,744	79,169,795	75,009,267	75,804,189	83,367,578
105,918,310	98,062,966	107,672,239	39,514,645	35,096,277	39,233,298	32,752,728	31,240,994	34,991,747
104,181,501	106,700,592	120,849,780	30,820,028	31,771,065	36,805,130	41,239,371	43,641,690	47,307,846
56,350,958	56,517,486	59,260,813	16,926,701	16,770,114	17,324,597	20,518,643	21,022,025	22,230,453
688,085	536,349	432,871	187,801	177,860	147,437	253,419	228,534	222,616
47,142,458	49,646,757	61,156,096	13,705,526	14,823,091	19,333,096	20,467,309	22,391,131	24,854,777
5,277,352	4,817,785	4,187,419	5,213,718	4,369,402	3,131,367	1,017,168	921,505	1,067,985
21,744,565	26,090,569	30,204,661	5,883,149	7,240,416	8,454,469	8,464,486	9,224,607	10,796,467
3,056,513	5,069,841	4,744,977	1,064,508	1,890,568	1,720,276	929,517	1,089,095	1,449,709
118,758	137,160	321,559	75,829	34,619	85,278	27,973	38,086	58,639
10,445,106	10,244,879	10,291,206	2,849,296	2,727,898	2,990,853	4,265,036	4,118,241	4,502,709
8,124,188	10,638,689	14,846,919	1,893,516	2,587,331	3,658,062	3,241,960	3,979,185	4,785,410
15,124,690	14,106,036	17,736,266	8,703,295	9,305,679	10,120,025	1,030,052	916,658	1,112,361
14,539,116	13,414,102	16,392,199	7,933,023	8,543,857	8,957,627	922,289	780,579	941,113
191,884	216,282	802,878	156,687	204,946	502,498	66,645	89,116	118,673
377,846	404,170	406,388	599,229	535,487	521,001	40,048	45,623	48,024
15,844	71,482	134,801	14,356	21,389	138,899	1,070	1,340	4,551
5,597,373	6,041,205	4,785,292	4,309,756	4,184,299	3,768,119	197,478	240,069	289,384
457,876	496,313	514,602	452,736	425,937	378,081	29,627	20,051	27,000
3,552,169	4,140,009	2,871,460	2,770,958	2,590,043	1,669,097	55,837	66,138	86,749
1,393,440	1,218,588	1,270,715	1,008,823	1,095,686	1,612,219	72,835	80,815	117,692
193,888	186,295	128,515	77,239	72,633	108,722	39,179	73,065	57,943
257,843,791	255,819,153	285,435,657	94,444,591	91,967,138	101,512,408	84,701,283	86,185,523	95,565,790
141,465,559	133,728,644	145,479,745	58,635,978	54,685,112	58,544,722	40,029,248	38,296,903	43,145,979
116,378,232	122,090,509	139,955,912	35,808,613	37,282,026	42,967,686	44,672,035	47,888,620	52,419,811
30,618,355	30,601,223	28,471,821	14,500,063	14,691,523	13,232,517	2,848,307	3,107,874	3,263,831
9,997,514	11,345,773	11,829,689	4,278,181	3,824,870	4,368,318	409,005	456,983	411,034
2,283,717	1,715,142	1,280,365	838,254	631,655	1,110,093	245,371	285,289	182,070
350,451	352,248	386,110	127,626	211,912	121,358	123,485	138,071	161,077
1,880,445	2,268,652	2,096,325	1,364,883	1,598,097	1,560,671	141,981	161,774	191,670
16,106,228	14,919,408	12,879,332	7,891,119	8,424,989	6,072,077	1,928,465	2,065,757	2,317,980
288,462,146	286,420,376	313,907,478	108,944,654	106,658,661	114,744,925	87,549,590	89,293,397	98,829,621
827	812	831	8	19	27	2,460	2,552	2,361
3,784,928	3,800,316	3,835,776	1,474,225	1,471,867	1,483,117	919,644	968,705	980,257
3,660,232	3,670,186	3,704,652	1,413,550	1,406,666	1,417,326	812,091	854,034	876,711
37,878	41,502	41,777	17,152	23,746	22,105	53,794	60,247	51,719
86,818	88,628	89,347	43,523	41,455	43,686	53,759	54,424	51,827
23,254,197	24,112,905	24,875,057	8,799,714	9,078,361	9,232,232	7,522,318	8,103,177	8,459,119
1,119,738	1,136,734	1,161,120	653,661	669,784	660,789	224,917	245,573	269,970
22,134,459	22,976,171	23,713,937	8,146,053	8,408,577	8,571,443	7,297,401	7,857,604	8,189,149
62,453	62,583	62,680	32,587	33,164	33,163	8,376	11,867	11,461
6,165,757	6,356,970	6,456,797	2,219,773	2,254,042	2,308,702	2,143,792	2,291,691	2,372,325
10,488,372	10,438,277	10,659,140	3,896,380	3,923,100	3,978,383	3,076,080	3,237,698	3,435,067
4,706,598	5,437,743	5,863,824	1,853,475	2,056,189	2,107,657	1,866,714	2,128,454	2,174,367
711,279	680,598	671,496	143,838	142,082	143,538	202,439	187,894	195,929
315,502,098	314,334,409	342,619,142	119,218,601	117,208,908	125,460,301	95,994,012	98,367,831	108,271,358
99,313,378	92,372,797	99,857,962	34,474,436	29,480,889	33,637,575	37,303,696	35,590,335	39,716,220
247,378,166	246,776,961	274,295,812	89,135,304	89,395,239	98,283,202	82,853,265	85,161,141	93,305,653
161,582,702	168,837,622	177,823,734	64,501,705	62,649,015	66,850,131	50,702,761	53,686,359	57,170,879
114,329	101,305	104,036	17,332	14,622	11,734	79,429	87,725	118,002
17.4	16.5	16.4	20.4	20.1	20.3	10.7	9.6	10.6
10.5	10.2	11.2	9.1	8.7	9.8	19.4	18.1	19.2
11.7	12.6	13.4	11.5	11.8	12.4	12.7	13.3	13.3
56.5	56.4	55.0	55.0	55.0	53.4	54.9	56.2	54.2
3.9	4.3	4.0	4.0	4.4	4.2	2.4	2.7	2.7
7.4	7.7	7.3	7.4	7.7	7.4	7.8	8.2	7.8
10.0	10.3	9.8	10.3	10.7	10.3	10.6	10.8	10.5
4,669	4,638	4,621	1,201	1,166	1,147	7,603	7,683	7,743

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	81,512,240	56,052,241	21,714,709	3,074,400	31,263,132	25,459,999
Currency and coin	5,446,325	2,309,518	436,095	125,816	1,747,607	3,136,807
Reserve with Federal Reserve banks (member banks)	23,325,123	15,540,315	4,682,624	1,147,623	9,710,068	7,784,808
Demand balances with banks in U.S. (except American branches of foreign banks)	12,684,973	4,389,559	1,231,583	113,940	3,044,036	8,295,414
Other balances with banks in United States	1,062,245	810,238	76,578	46,425	687,235	252,007
Balances with banks in foreign countries	319,758	260,210	88,603	19,602	152,005	59,548
Cash items in process of collection	38,673,816	32,742,401	15,199,226	1,620,994	15,922,181	5,931,415
SECURITIES - TOTAL	112,043,766	57,277,103	15,185,813	4,531,392	37,559,898	54,766,663
U.S. Treasury securities	45,420,445	22,813,400	6,008,502	2,104,534	14,700,364	22,607,045
Securities of other U.S. Government agencies and corps	8,680,486	3,484,468	1,002,545	272,393	2,209,530	5,196,018
Obligations of States and subdivisions	55,680,891	29,583,031	7,757,417	2,054,610	19,771,004	26,097,860
Other securities	2,261,944	1,396,204	417,349	99,855	879,000	865,740
INVESTMENT SECURITIES - TOTAL	106,455,214	51,880,009	12,932,592	3,706,728	35,240,689	54,575,205
U.S. Treasury securities	42,725,323	20,172,860	5,008,149	1,537,198	13,627,513	22,552,463
Securities of other U.S. Government agencies and corps	7,900,022	2,726,013	792,405	154,933	1,778,675	5,174,009
Obligations of States and subdivisions	53,719,296	27,715,898	6,716,715	1,914,742	19,084,441	26,003,398
Other securities	2,110,573	1,265,238	415,323	99,855	750,060	845,335
TRADING ACCOUNT SECURITIES - TOTAL	5,588,552	5,397,094	2,253,221	824,664	2,319,209	191,458
U.S. Treasury securities	2,695,122	2,640,540	1,000,353	567,336	1,072,851	54,582
Securities of other U.S. Government agencies and corps	780,464	758,455	210,140	117,460	430,855	22,009
Obligations of States and subdivisions	1,961,595	1,867,133	1,040,702	139,868	686,563	94,462
Other securities	151,371	130,966	2,026	0	128,940	20,405
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	12,687,146	7,256,672	774,433	474,975	6,007,264	5,430,474
With domestic commercial banks	9,959,706	4,713,981	479,758	259,025	3,975,198	5,245,725
With brokers and dealers in securities	2,226,429	2,096,668	237,825	215,700	1,643,143	129,761
With others	501,011	446,023	56,850	250	388,923	54,988
OTHER LOANS AND DISCOUNTS - TOTAL	241,913,658	147,418,615	46,386,472	10,738,781	90,293,362	94,495,043
Real estate loans - total	54,646,738	24,595,146	3,883,374	863,684	19,848,088	30,051,592
Secured by farmland	2,206,187	255,479	53	4,779	250,647	1,950,708
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,337,798	3,874,538	304,155	72,596	3,497,787	2,463,260
Guaranteed by Veterans Administration	2,181,494	1,234,233	230,405	23,436	980,392	947,261
Not insured or guaranteed by FHA or VA	23,667,140	9,130,064	1,089,136	376,626	7,664,302	14,537,076
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	518,955	315,567	103,182	38,994	173,391	203,388
Not insured by FHA	2,175,018	1,495,888	304,986	62,857	1,128,045	679,130
Secured by other properties	17,560,146	8,289,377	1,851,457	284,396	6,153,524	9,270,769
Loans to domestic commercial and foreign banks	2,344,574	2,105,605	1,169,067	138,080	798,458	238,969
Loans to other financial institutions	14,687,892	12,039,768	3,740,572	1,284,331	7,014,865	2,648,124
Loans to brokers and dealers in securities	5,963,127	5,438,875	4,173,984	356,347	908,544	524,252
Other loans for purchasing or carrying securities	3,028,177	2,199,972	686,454	191,451	1,322,067	828,205
Loans to farmers (excluding loans on real estate)[23]	6,537,952	1,486,074	15,444	42,176	1,428,454	5,051,878
Commercial and industrial loans (incl. open market paper)	97,971,181	72,317,478	27,188,769	6,501,938	38,626,771	25,653,703
Other loans to individuals - total	49,838,849	22,243,744	3,906,537	1,015,115	17,322,092	27,595,105
Passenger automobile instalment loans	15,916,593	5,620,791	353,994	113,992	5,152,805	10,295,802
Credit cards and related plans:						
Retail (charge account) credit card plans	3,436,085	2,395,004	452,239	91,876	1,850,889	1,041,081
Check credit and revolving credit plans	1,174,986	839,396	185,397	19,219	634,780	335,590
Other retail consumer instalment loans	5,279,855	2,044,414	138,091	185,685	1,720,638	3,235,441
Residential repair and modernization instalment loans	2,876,573	1,357,375	184,769	32,910	1,139,696	1,519,198
Other instalment loans for personal expenditures	7,698,707	3,023,535	824,384	118,649	2,080,502	4,675,172
Single-payment loans for personal expenditures	13,456,050	6,963,229	1,767,663	452,784	4,742,782	6,492,821
All other loans (including overdrafts)	6,895,168	4,991,953	1,622,271	345,659	3,024,023	1,903,215
TOTAL LOANS AND SECURITIES	366,644,570	211,952,390	62,346,718	15,745,148	133,860,524	154,692,180
Bank premises, furniture and fixtures, and other assets representing bank premises	7,352,845	4,169,729	869,399	323,672	2,976,658	3,183,116
Real estate owned other than bank premises	288,735	151,341	29,509	1,824	120,008	137,394
Investments in subsidiaries not consolidated	732,715	716,939	351,661	54,615	310,663	15,776
Customers' liability on acceptances outstanding	3,561,173	3,456,657	2,237,437	255,336	963,884	104,516
Other assets	6,273,848	4,652,704	1,834,921	436,962	2,380,821	1,621,144
TOTAL ASSETS	466,366,126	281,152,001	89,384,354	19,891,957	171,875,690	185,214,125

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	310,419,344	170,267,968	46,636,446	11,586,572	112,044,950	140,151,376
Individuals, partnerships, and corporations - demand	146,595,116	86,601,884	27,032,613	6,198,989	53,370,282	59,993,232
Individuals, partnerships, and corporations - time	156,513,847	78,135,624	16,318,003	5,177,987	56,639,634	78,378,223
Savings deposits	76,468,776	35,699,786	5,414,936	1,875,006	28,409,844	40,768,990
Deposits accumulated for payment of personal loans	580,308	143,112	0	242	142,870	437,196
Other deposits of individuals, partnerships, and corps	79,464,763	42,292,726	10,903,067	3,302,739	28,086,920	37,172,037
Certified and officers' checks, letters of credit, travelers' checks, etc	7,310,381	5,530,460	3,285,830	209,596	2,035,034	1,779,921
GOVERNMENT DEPOSITS - TOTAL	38,568,487	19,887,360	3,744,602	1,090,635	15,052,123	18,681,127
United States Government - demand	6,460,876	3,867,813	1,038,786	282,096	2,546,931	2,593,063
United States Government - time	406,017	293,851	71,115	465	222,271	112,166
States and subdivisions - demand	13,264,289	5,204,759	1,170,847	240,464	3,793,448	8,059,530
States and subdivisions - time	18,437,305	10,520,937	1,463,854	567,610	8,489,473	7,916,368
DOMESTIC INTERBANK DEPOSITS - TOTAL	27,824,348	24,369,549	11,125,752	1,899,067	11,344,730	3,454,799
Commercial banks in the United States - demand	25,333,883	22,255,258	9,773,811	1,852,303	10,629,144	3,078,625
Commercial banks in the United States - time	1,289,876	1,176,115	686,923	45,702	443,490	113,761
Mutual savings banks in the United States - demand	927,389	686,098	509,095	1,062	175,941	241,291
Mutual savings banks in the United States - time	273,200	252,078	155,923	0	96,155	21,122
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,484,725	8,363,804	5,679,528	465,335	2,218,941	120,921
Foreign governments, central banks, etc. - demand	892,683	889,073	745,912	14,006	129,155	3,610
Foreign governments, central banks, etc. - time	4,540,557	4,491,945	2,595,300	371,096	1,525,549	48,612
Banks in foreign countries - demand	2,881,998	2,813,734	2,225,139	76,910	511,685	68,264
Banks in foreign countries - time	169,487	169,052	113,177	3,323	52,552	435
TOTAL DEPOSITS	385,296,904	222,888,681	67,186,328	15,041,609	140,660,744	162,408,223
Demand	203,666,615	127,849,079	45,782,033	8,875,426	73,191,620	75,817,536
Time	181,630,289	95,039,602	21,404,295	6,166,183	67,469,124	86,590,687
MISCELLANEOUS LIABILITIES - TOTAL	41,642,182	34,503,274	14,454,540	2,966,107	17,082,627	7,138,908
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	16,198,007	14,739,035	3,773,228	1,574,418	9,391,389	1,458,972
Other liabilities for borrowed money	2,390,458	2,003,258	726,758	276,712	999,788	387,200
Mortgage indebtedness	507,468	344,525	85,571	6,191	252,763	162,943
Acceptances outstanding	3,656,206	3,550,134	2,317,738	262,576	969,820	106,072
Other liabilities	18,890,043	13,866,322	7,551,245	846,210	5,468,867	5,023,721
TOTAL LIABILITIES	426,939,086	257,391,955	81,640,868	18,007,716	157,743,371	169,547,131
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	858	463	0	0	463	395
RESERVES ON LOANS AND SECURITIES - TOTAL	5,318,893	3,466,204	1,257,335	297,782	1,911,087	1,852,689
Reserve for bad debt losses on loans	5,121,978	3,391,244	1,257,031	288,862	1,845,351	1,730,734
Other reserves on loans	63,882	12,344	0	1,954	10,390	51,538
Reserves on securities	133,033	62,616	304	6,966	55,346	70,417
CAPITAL ACCOUNTS - TOTAL	34,107,289	20,293,379	6,486,151	1,586,459	12,220,769	13,813,910
Capital notes and debentures	1,821,909	1,428,010	517,157	39,746	871,107	393,899
Equity capital - total	32,285,380	18,865,369	5,968,994	1,546,713	11,349,662	13,420,011
Preferred stock	95,843	79,827	40,524	0	39,303	16,016
Common stock	8,765,499	5,154,975	1,687,330	491,285	2,976,360	3,610,524
Surplus	14,637,523	8,874,006	2,610,495	743,816	5,519,695	5,763,517
Undivided profits	7,971,481	4,283,036	1,528,145	180,922	2,573,969	3,688,445
Reserve for contingencies and other capital reserves	815,034	473,525	102,500	130,690	240,335	341,509
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	466,366,126	281,152,001	89,384,354	19,891,957	171,875,690	185,214,125
MEMORANDA						
Demand deposits adjusted[4]	133,198,040	68,983,607	19,770,210	5,120,033	44,093,364	64,214,433
Average of total deposits for the 15 calendar days ending with call date	371,164,973	212,709,990	64,722,763	14,273,402	133,713,825	158,454,983
Average of total loans for the 15 calendar days ending with call date	243,902,107	148,945,401	46,804,672	10,835,060	91,305,669	94,956,706
Unearned discount on instalment loans included in total capital accounts	115,241	1,978	0	0	1,978	113,263
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	17.5	19.9	24.3	15.5	18.2	13.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.9	8.1	6.5	8.5	9.0	15.0
Other securities	13.2	12.2	10.5	14.3	12.9	14.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.6	55.0	52.8	56.4	56.0	54.0
Other assets	3.9	4.7	6.0	5.4	3.9	2.7
Total capital accounts	7.3	7.2	7.3	8.0	7.1	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.0	9.9	10.4	10.4	9.6	10.1
NUMBER OF BANKS	5,768	178	12	9	157	5,590

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,485,419	1,826,896	3,312,315	2,509,899	802,416
Currency and coin	48,274	259,613	307,887	235,210	72,677
Reserve with Federal Reserve banks (member banks)	337,213	516,986	854,199	619,555	234,644
Demand balances with banks in U.S. (except American branches of foreign banks)	86,054	304,200	390,254	282,667	107,587
Other balances with banks in United States	1,314	4,379	5,693	5,076	617
Balances with banks in foreign countries	16,735	9,533	26,268	18,499	7,769
Cash items in process of collection	995,829	732,185	1,728,014	1,348,892	379,122
SECURITIES - TOTAL	1,738,889	2,972,294	4,711,183	3,477,843	1,233,340
U.S. Treasury securities	708,493	943,832	1,652,325	1,278,079	374,246
Securities of other U.S. Government agencies and corps.	107,457	124,863	232,320	146,264	86,056
Obligations of States and subdivisions	826,986	1,854,473	2,681,459	1,923,221	758,238
Other securities	95,953	49,126	145,079	130,279	14,800
INVESTMENT SECURITIES - TOTAL	1,591,568	2,951,617	4,543,185	3,323,687	1,219,498
U.S. Treasury securities	703,132	943,832	1,646,964	1,273,938	373,026
Securities of other U.S. Government agencies and corps.	90,241	124,863	215,104	134,640	80,464
Obligations of States and subdivisions	772,838	1,834,062	2,606,900	1,855,692	751,208
Other securities	25,357	48,860	74,217	59,417	14,800
TRADING ACCOUNT SECURITIES - TOTAL	147,321	20,677	167,998	154,156	13,842
U.S. Treasury securities	5,361	0	5,361	4,141	1,220
Securities of other U.S. Government agencies and corps.	17,216	0	17,216	11,624	5,592
Obligations of States and subdivisions	54,148	20,411	74,559	67,529	7,030
Other securities	70,596	266	70,862	70,862	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	123,675	294,875	418,550	348,660	69,890
With domestic commercial banks	28,675	273,146	301,821	231,931	69,890
With brokers and dealers in securities	15,000	21,700	36,700	36,700	0
With others	80,000	29	80,029	80,029	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,725,864	6,883,943	10,609,807	8,269,941	2,339,866
Real estate loans - total	338,217	2,128,232	2,466,449	1,946,628	519,821
Secured by farmland	0	17,984	17,984	15,183	2,801
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	5,419	132,742	138,161	123,871	14,290
Guaranteed by Veterans Administration	3,911	39,145	43,056	34,318	8,738
Not insured or guaranteed by FHA or VA	48,626	1,071,762	1,120,388	862,895	257,493
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	42,159	2,787	44,946	42,050	2,896
Not insured by FHA	31,375	43,611	74,986	67,169	7,817
Secured by other properties	206,727	820,201	1,026,928	801,142	225,786
Loans to domestic commercial and foreign banks	31,309	14,111	45,420	38,080	7,340
Loans to other financial institutions	506,210	313,610	819,820	671,334	148,486
Loans to brokers and dealers in securities	17,604	36,890	54,494	26,013	28,481
Other loans for purchasing or carrying securities	18,130	12,787	30,917	26,755	4,162
Loans to farmers (excluding loans on real estate)[23]	603	31,990	32,593	27,369	5,224
Commercial and industrial loans (incl. open market paper)	2,285,825	2,231,557	4,517,382	3,631,494	885,888
Other loans to individuals - total	449,171	1,957,065	2,406,236	1,726,468	679,768
Passenger automobile instalment loans	59,986	626,778	686,764	506,006	180,758
Credit cards and related plans:					
Retail (charge account) credit card plans	65,474	137,446	202,920	111,194	91,726
Check credit and revolving credit plans	48,664	39,924	88,588	75,942	12,646
Other retail consumer instalment loans	12,240	126,998	139,238	104,210	35,028
Residential repair and modernization instalment loans	18,329	111,913	130,242	95,578	34,664
Other instalment loans for personal expenditures	48,384	329,262	377,646	279,912	97,734
Single-payment loans for personal expenditures	196,094	584,744	780,838	553,626	227,212
All other loans (including overdrafts)	78,795	157,701	236,496	175,800	60,696
TOTAL LOANS AND SECURITIES	5,588,428	10,151,112	15,739,540	12,096,444	3,643,096
Bank premises, furniture and fixtures, and other assets representing bank premises	111,492	235,248	346,740	267,993	78,747
Real estate owned other than bank premises	7,269	6,155	13,424	10,304	3,120
Investments in subsidiaries not consolidated	26,723	4,383	31,106	24,361	6,745
Customers' liability on acceptances outstanding	67,905	17,808	85,713	73,664	12,049
Other assets	160,810	95,930	256,740	208,862	47,878
TOTAL ASSETS	7,448,046	12,337,532	19,785,578	15,191,527	4,594,051

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
22,113,990	3,583,337	25,697,327	10,323,280	15,374,047	2,033,240	1,405,690	3,438,930	2,041,290	1,397,640
489,914	523,954	1,013,868	569,421	444,447	134,102	228,061	362,163	246,896	115,267
4,827,478	1,083,993	5,911,471	2,417,623	3,493,848	655,319	486,583	1,141,902	683,742	458,160
1,274,097	695,201	1,969,298	934,451	1,034,847	185,907	449,345	635,252	500,258	134,994
76,645	43,373	120,018	79,466	40,552	48,135	14,124	62,259	15,991	46,268
92,723	36,942	129,665	56,419	73,246	6,577	6	6,583	3,246	3,337
15,353,133	1,199,874	16,553,007	6,265,900	10,287,107	1,003,200	227,571	1,230,771	591,157	639,614
15,945,319	8,692,766	24,638,085	13,331,598	11,306,487	1,749,274	3,584,669	5,333,943	3,758,429	1,575,514
6,249,075	2,851,949	9,101,024	4,938,148	4,162,876	635,619	1,421,835	2,057,454	1,456,404	601,050
1,012,063	592,185	1,604,248	813,060	791,188	15,563	305,663	321,226	276,772	44,454
8,257,663	5,102,449	13,360,112	7,217,504	6,142,608	1,061,988	1,759,278	2,821,266	1,911,633	909,633
426,518	146,183	572,701	362,886	209,815	36,104	97,893	133,997	113,620	20,377
13,662,509	8,667,620	22,330,129	12,056,435	10,273,694	1,717,800	3,584,669	5,302,469	3,743,074	1,559,395
5,248,722	2,851,949	8,100,671	4,318,066	3,782,605	635,619	1,421,835	2,057,454	1,456,404	601,050
799,911	590,946	1,390,857	739,332	651,525	15,563	305,663	321,226	276,772	44,454
7,189,384	5,078,545	12,267,929	6,638,121	5,629,808	1,030,514	1,759,278	2,789,792	1,896,278	893,514
424,492	146,180	570,672	360,916	209,756	36,104	97,893	133,997	113,620	20,377
2,282,810	25,146	2,307,956	1,275,163	1,032,793	31,474	0	31,474	15,355	16,119
1,000,353	0	1,000,353	620,082	380,271	0	0	0	0	0
212,152	1,239	213,391	73,728	139,663	0	0	0	0	0
1,068,279	23,904	1,092,183	579,383	512,800	31,474	0	31,474	15,355	16,119
2,026	3	2,029	1,970	59	0	0	0	0	0
774,463	741,622	1,516,085	1,010,055	506,030	333,695	353,107	686,802	566,350	120,452
479,788	706,750	1,186,538	708,208	478,330	241,695	352,407	594,102	475,862	118,240
237,825	33,438	271,263	261,163	10,100	92,000	50	92,050	89,838	2,212
56,850	1,434	58,284	40,684	17,600	0	650	650	650	0
48,493,713	16,218,999	64,712,712	33,366,910	31,345,802	5,638,887	6,353,570	11,992,457	7,646,440	4,346,017
4,363,945	5,782,369	10,146,314	6,384,080	3,762,234	709,413	2,647,690	3,357,103	2,580,520	776,583
8,216	299,776	307,992	48,624	259,368	3,123	116,708	119,831	112,332	7,499
341,428	619,691	961,119	698,581	262,538	34,930	142,701	177,631	113,500	64,131
257,412	379,839	637,251	453,927	183,324	5,546	52,951	58,497	50,086	8,411
1,340,261	2,669,100	4,009,361	2,647,939	1,361,422	220,338	1,509,439	1,729,777	1,435,987	293,790
106,397	149,827	256,224	75,354	180,870	11,846	2,999	14,845	12,192	2,653
307,455	100,356	407,811	282,944	124,867	83,334	44,317	127,651	56,823	70,828
2,002,776	1,563,780	3,566,556	2,176,711	1,389,845	350,296	778,575	1,128,871	799,600	329,271
1,427,287	53,747	1,481,034	661,209	819,825	65,121	12,974	78,095	51,099	26,996
3,800,625	686,786	4,487,411	1,985,055	2,502,356	753,547	100,672	854,219	311,670	542,549
4,189,551	260,179	4,449,730	1,735,545	2,714,185	81,258	20,316	101,574	23,697	77,877
689,135	75,510	764,645	291,223	473,422	63,626	17,194	80,820	32,097	48,723
29,397	139,344	168,741	96,369	72,372	3,829	131,456	135,285	128,545	6,740
27,962,859	4,429,640	32,392,499	16,351,878	16,040,621	2,729,336	1,427,600	4,156,936	2,323,329	1,833,607
4,350,520	4,377,576	8,728,096	4,970,941	3,757,155	958,305	1,788,174	2,746,479	1,873,348	873,131
510,476	1,291,186	1,801,662	1,120,243	681,419	235,231	590,213	825,444	626,246	199,198
495,219	133,321	628,540	378,633	249,907	31,002	21,831	52,833	44,391	8,442
235,909	112,151	348,060	176,944	171,116	95,193	31,869	127,062	41,291	85,771
164,218	398,956	563,174	363,576	199,598	71,208	144,725	215,933	156,231	59,702
221,359	328,879	550,238	321,807	228,431	38,357	100,282	138,639	92,902	45,737
892,346	976,591	1,868,937	1,123,184	745,753	231,394	452,711	684,105	490,899	193,206
1,830,993	1,136,492	2,967,485	1,486,554	1,480,931	255,920	446,543	702,463	421,388	281,075
1,680,394	413,848	2,094,242	890,610	1,203,632	274,452	207,494	481,946	322,135	159,811
65,213,495	25,653,387	90,866,882	47,708,563	43,158,319	7,721,856	10,291,346	18,013,202	11,971,219	6,041,983
917,870	446,888	1,364,758	726,961	637,797	132,752	191,254	324,006	210,311	113,695
29,834	8,262	38,096	17,187	20,909	3,234	3,568	6,802	5,255	1,547
351,661	5,066	356,727	259,755	96,972	45,817	503	46,320	27,582	18,738
2,257,371	27,308	2,284,679	982,366	1,302,313	49,706	1,271	50,977	23,274	27,703
1,902,629	299,871	2,202,500	1,070,368	1,132,132	160,024	90,476	250,500	119,161	131,339
92,786,850	30,024,119	122,810,969	61,088,480	61,722,489	10,146,629	11,984,108	22,130,737	14,398,092	7,732,645

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,830,042	9,066,182	12,896,224	9,740,414	3,155,810
Individuals, partnerships, and corporations - demand	2,561,724	4,710,019	7,271,743	5,340,493	1,931,250
Individuals, partnerships, and corporations - time	1,182,206	4,221,594	5,403,800	4,220,292	1,183,508
Savings deposits	331,342	2,767,515	3,098,857	2,417,748	681,109
Deposits accumulated for payment of personal loans	0	694	694	694	0
Other deposits of individuals, partnerships, and corps.	850,864	1,453,385	2,304,249	1,801,850	502,399
Certified and officers' checks, letters of credit, travelers' checks, etc.	86,112	134,569	220,681	179,629	41,052
GOVERNMENT DEPOSITS - TOTAL	535,087	1,218,317	1,753,404	1,247,757	505,647
United States Government - demand	93,766	234,621	328,387	247,304	81,083
United States Government - time	1,799	1,044	2,843	2,479	364
States and subdivisions - demand	235,051	582,396	817,447	589,845	227,602
States and subdivisions - time	204,471	400,256	604,727	408,129	196,598
DOMESTIC INTERBANK DEPOSITS - TOTAL	928,695	245,928	1,174,623	999,272	175,351
Commercial banks in the United States - demand	718,506	122,489	840,995	748,875	92,120
Commercial banks in the United States - time	37,903	3,758	41,661	35,953	5,708
Mutual savings banks in the United States - demand	82,461	110,971	193,432	143,884	49,548
Mutual savings banks in the United States - time	89,825	8,710	98,535	70,560	27,975
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	156,472	6,395	162,867	141,176	21,691
Foreign governments, central banks, etc. - demand	3,705	49	3,754	3,695	59
Foreign governments, central banks, etc. - time	87,085	0	87,085	82,085	5,000
Banks in foreign countries - demand	63,482	6,346	69,828	53,196	16,632
Banks in foreign countries - time	2,200	0	2,200	2,200	0
TOTAL DEPOSITS	5,450,296	10,536,822	15,987,118	12,128,619	3,858,499
Demand	3,844,807	5,901,460	9,746,267	7,306,921	2,439,346
Time	1,605,489	4,635,362	6,240,851	4,821,698	1,419,153
MISCELLANEOUS LIABILITIES - TOTAL	1,312,566	694,345	2,006,911	1,694,212	312,699
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	825,385	164,170	989,555	858,182	131,373
Other liabilities for borrowed money	49,376	22,329	71,705	70,233	1,472
Mortgage indebtedness	516	5,177	5,693	4,571	1,122
Acceptances outstanding	69,726	17,808	87,534	74,808	12,726
Other liabilities	367,563	484,861	852,424	686,418	166,006
TOTAL LIABILITIES	6,762,862	11,231,167	17,994,029	13,822,831	4,171,198
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	89,950	132,938	222,888	173,737	49,151
Reserve for bad debt losses on loans	88,741	130,781	219,522	170,553	48,969
Other reserves on loans	1,181	330	1,511	1,411	100
Reserves on securities	28	1,827	1,855	1,773	82
CAPITAL ACCOUNTS - TOTAL	595,234	973,427	1,568,661	1,194,959	373,702
Capital notes and debentures	40,000	35,465	75,465	36,423	39,042
Equity capital - total	555,234	937,962	1,493,196	1,158,536	334,660
Preferred stock	0	712	712	512	200
Common stock	122,781	235,597	358,378	272,112	86,266
Surplus	279,469	456,424	735,893	573,886	162,007
Undivided profits	122,163	239,955	362,118	281,428	80,690
Reserve for contingencies and other capital reserves	30,821	5,274	36,095	30,598	5,497
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,448,046	12,337,532	19,785,578	15,191,527	4,594,051
MEMORANDA					
Demand deposits adjusted[4]	2,036,706	4,812,165	6,848,871	4,961,850	1,887,021
Average of total deposits for the 15 calendar days ending with call date	5,182,241	10,254,702	15,436,943	11,747,979	3,688,964
Average of total loans for the 15 calendar days ending with call date	3,641,563	6,924,321	10,565,884	8,171,292	2,394,592
Unearned discount on instalment loans included in total capital accounts	0	5,267	5,267	4,879	388
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.9	14.8	16.7	16.5	17.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.7	8.7	9.4	9.3	9.9
Other securities	12.7	15.4	14.4	13.6	17.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.7	58.2	55.7	56.7	52.5
Other assets	5.0	2.9	3.7	3.9	3.2
Total capital accounts	8.0	7.9	7.9	7.9	8.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.3	10.2	10.6	10.5	10.9
NUMBER OF BANKS	5	226	231	206	25

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
48,777,864	21,983,155	70,761,019	37,122,124	33,638,895	6,610,185	9,680,234	16,290,419	10,940,079	5,350,340
27,825,969	9,245,417	37,071,386	18,484,176	18,587,210	3,571,852	3,589,377	7,161,229	4,416,479	2,744,750
17,631,306	12,379,223	30,010,529	17,396,647	12,613,882	2,915,616	6,013,447	8,929,063	6,429,087	2,499,976
6,195,679	8,171,005	14,366,684	9,086,186	5,280,498	1,188,993	3,439,616	4,628,609	3,520,908	1,107,701
0	1,203	1,203	1,194	9	0	593	593	593	0
11,435,627	4,207,015	15,642,642	8,309,267	7,333,375	1,726,623	2,573,238	4,299,861	2,907,586	1,392,275
3,320,589	358,515	3,679,104	1,241,301	2,437,803	122,717	77,410	200,127	94,513	105,614
4,143,111	3,537,233	7,680,344	4,262,856	3,417,488	517,310	778,346	1,295,656	927,337	368,319
1,077,985	424,845	1,502,830	699,628	803,202	148,755	155,970	304,725	177,015	127,710
81,519	4,311	85,830	30,933	54,897	48	1,187	1,235	1,150	85
1,305,728	1,718,949	3,024,677	1,656,536	1,368,141	197,590	393,369	590,959	483,140	107,819
1,677,879	1,389,128	3,067,007	1,875,759	1,191,248	170,917	227,820	398,737	266,032	132,705
11,206,153	309,192	11,515,345	4,192,192	7,323,153	867,880	54,670	922,550	389,155	533,395
9,823,653	187,694	10,011,347	3,559,242	6,452,105	712,992	48,339	761,331	359,867	401,464
701,853	2,268	704,121	372,126	331,995	118,548	175	118,723	12,905	105,818
521,824	108,851	630,675	199,812	430,863	34,410	6,145	40,555	16,342	24,213
158,823	10,379	169,202	61,012	108,190	1,930	11	1,941	41	1,900
5,681,319	83,814	5,765,133	2,393,546	3,371,587	187,893	329	188,222	116,335	71,887
745,912	1,842	747,754	381,911	365,843	8,077	0	8,077	4,906	3,171
2,595,300	47,612	2,642,912	1,210,841	1,432,071	122,008	0	122,008	77,128	44,880
2,225,630	34,245	2,259,875	775,442	1,484,433	55,085	309	55,394	32,258	23,136
114,477	115	114,592	25,352	89,240	2,723	20	2,743	2,043	700
69,808,447	25,913,394	95,721,841	47,970,718	47,751,123	8,183,268	10,513,579	18,696,847	12,372,906	6,323,941
46,847,290	12,080,358	58,927,648	26,998,048	31,929,600	4,851,478	4,270,919	9,122,397	5,584,520	3,537,877
22,961,157	13,833,036	36,794,193	20,972,670	15,821,523	3,331,790	6,242,660	9,574,450	6,788,386	2,786,064
14,945,797	1,522,409	16,468,206	7,664,978	8,803,228	1,073,813	382,732	1,456,545	739,464	717,081
3,923,241	304,843	4,228,084	1,797,893	2,430,191	714,286	29,845	744,131	297,995	446,136
956,658	207,432	1,164,090	489,441	674,649	72,761	9,374	82,135	27,883	54,252
90,728	34,914	125,642	61,004	64,638	4,451	7,076	11,527	11,155	372
2,337,672	28,043	2,365,715	1,011,828	1,353,887	52,463	1,271	53,734	25,982	27,752
7,637,498	947,177	8,584,675	4,304,812	4,279,863	229,852	335,166	565,018	376,449	188,569
84,754,244	27,435,803	112,190,047	55,635,696	56,554,351	9,257,081	10,896,311	20,153,392	13,112,370	7,041,022
0	0	0	0	0	0	0	0	0	0
1,312,123	328,425	1,640,548	873,941	766,607	131,133	126,872	258,005	157,524	100,481
1,311,698	320,701	1,632,399	869,296	763,103	130,033	125,043	255,076	156,061	99,015
56	3,750	3,806	2,118	1,688	1,100	587	1,687	309	1,378
369	3,974	4,343	2,527	1,816	0	1,242	1,242	1,154	88
6,720,483	2,259,891	8,980,374	4,578,843	4,401,531	758,415	960,925	1,719,340	1,128,198	591,142
534,257	108,317	642,574	305,471	337,103	74,999	12,150	87,149	42,150	44,999
6,186,226	2,151,574	8,337,800	4,273,372	4,064,428	683,416	948,775	1,632,191	1,086,048	546,143
40,524	125	40,649	40,649	0	0	908	908	908	0
1,743,015	576,359	2,319,374	1,181,015	1,138,359	118,899	221,283	340,182	228,408	111,774
2,710,745	954,398	3,665,143	1,800,049	1,865,094	399,290	463,743	863,033	566,856	296,177
1,589,442	564,500	2,153,942	1,126,997	1,026,945	161,922	252,833	414,755	280,169	134,586
102,500	56,192	158,692	124,662	34,030	3,305	10,008	13,313	9,707	3,606
92,786,850	30,024,119	122,810,969	61,088,480	61,722,489	10,146,629	11,984,108	22,130,737	14,398,092	7,732,645
20,592,519	10,267,945	30,860,464	16,473,278	14,387,186	2,986,531	3,839,039	6,825,570	4,456,481	2,369,089
67,293,505	25,143,775	92,437,280	46,252,323	46,184,957	7,651,936	10,389,824	18,041,760	11,985,483	6,056,277
48,877,801	16,184,199	65,062,000	32,873,020	32,188,980	5,613,135	6,448,458	12,061,593	7,624,401	4,437,192
0	4,725	4,725	4,025	700	0	9,414	9,414	9,401	13
23.8	11.9	20.9	16.9	24.9	20.0	11.7	15.5	14.2	18.1
6.5	11.5	7.7	8.3	7.2	6.4	14.4	10.7	12.0	8.3
10.7	17.5	12.3	13.5	11.1	10.8	15.5	13.4	14.1	12.0
53.1	56.5	53.9	56.3	51.6	58.9	56.0	57.3	57.0	57.8
5.9	2.6	5.1	5.0	5.2	3.9	2.4	3.1	2.7	3.8
7.2	7.5	7.3	7.5	7.1	7.5	8.0	7.8	7.8	7.6
10.3	9.6	10.1	9.9	10.3	10.1	10.5	10.3	10.4	10.3
15	337	352	252	100	6	315	321	296	25

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,205,570	1,797,088	5,002,658	3,758,180	1,244,478
Currency and coin	224,364	296,122	520,486	382,255	138,231
Reserve with Federal Reserve banks (member banks)	1,151,960	563,346	1,715,306	1,268,521	446,785
Demand balances with banks in U.S. (except American branches of foreign banks)	215,782	642,150	857,932	612,063	245,869
Other balances with banks in United States	29,254	10,692	39,946	39,796	150
Balances with banks in foreign countries	21,755	419	22,174	20,283	1,891
Cash items in process of collection	1,562,455	284,359	1,846,814	1,435,262	411,552
SECURITIES - TOTAL	5,123,164	4,750,523	9,873,687	7,329,473	2,544,214
U.S. Treasury securities	1,815,567	2,246,655	4,062,222	3,005,174	1,057,048
Securities of other U.S. Government agencies and corps.	225,069	323,989	549,058	439,229	109,829
Obligations of States and subdivisions	2,992,120	2,122,948	5,115,068	3,763,928	1,351,140
Other securities	90,408	56,931	147,339	121,142	26,197
INVESTMENT SECURITIES - TOTAL	4,966,331	4,749,647	9,715,978	7,173,377	2,542,601
U.S. Treasury securities	1,750,997	2,246,476	3,997,473	2,941,486	1,055,987
Securities of other U.S. Government agencies and corps.	185,907	323,989	509,896	400,152	109,744
Obligations of States and subdivisions	2,939,024	2,122,251	5,061,275	3,710,602	1,350,673
Other securities	90,403	56,931	147,334	121,137	26,197
TRADING ACCOUNT SECURITIES - TOTAL	156,833	876	157,709	156,096	1,613
U.S. Treasury securities	64,570	179	64,749	63,688	1,061
Securities of other U.S. Government agencies and corps.	39,162	0	39,162	39,077	85
Obligations of States and subdivisions	53,096	697	53,793	53,326	467
Other securities	5	0	5	5	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	788,612	417,835	1,206,447	964,752	241,695
With domestic commercial banks	738,670	410,710	1,149,380	934,260	215,120
With brokers and dealers in securities	49,942	7,125	57,067	30,492	26,575
With others	0	0	0	0	0
OTHER LOANS AND DISCOUNTS - TOTAL	9,917,862	7,324,001	17,241,863	12,576,705	4,665,158
Real estate loans - total	2,118,502	2,704,936	4,823,438	3,268,499	1,554,939
Secured by farmland	9,830	197,608	207,438	149,214	58,224
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	142,467	53,689	196,156	157,269	38,887
Guaranteed by Veterans Administration	107,937	28,194	136,131	112,452	23,679
Not insured or guaranteed by FHA or VA	1,007,247	1,516,317	2,523,564	1,814,154	709,410
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	12,837	1,251	14,088	13,339	749
Not insured by FHA	116,562	45,291	161,853	81,918	79,935
Secured by other properties	721,622	862,586	1,584,208	940,153	644,055
Loans to domestic commercial and foreign banks	48,181	4,105	52,286	46,997	5,289
Loans to other financial institutions	566,309	116,668	682,977	490,855	192,122
Loans to brokers and dealers in securities	98,627	21,646	120,273	61,250	59,023
Other loans for purchasing or carrying securities	92,785	36,713	129,498	87,103	42,395
Loans to farmers (excluding loans on real estate)	5,376	180,550	185,926	138,190	47,736
Commercial and industrial loans (incl. open market paper)	4,545,950	1,519,911	6,065,861	4,475,023	1,590,838
Other loans to individuals - total	2,016,321	2,575,441	4,591,762	3,582,657	1,009,105
Passenger automobile instalment loans	593,653	1,137,089	1,730,742	1,377,698	353,044
Credit cards and related plans:					
Retail (charge account) credit card plans	176,653	117,219	293,872	229,773	64,099
Check credit and revolving credit plans	55,458	11,828	67,286	61,680	5,606
Other retail consumer instalment loans	187,945	248,544	436,489	347,762	88,727
Residential repair and modernization instalment loans	172,884	157,727	330,611	286,519	44,092
Other instalment loans for personal expenditures	305,619	392,853	698,472	542,112	156,360
Single-payment loans for personal expenditures	524,109	510,181	1,034,290	737,113	297,177
All other loans (including overdrafts)	425,811	164,031	589,842	426,131	163,711
TOTAL LOANS AND SECURITIES	15,829,638	12,492,359	28,321,997	20,870,930	7,451,067
Bank premises, furniture and fixtures, and other assets representing bank premises	238,865	228,313	467,178	350,104	117,074
Real estate owned other than bank premises	6,066	5,383	11,449	10,155	1,294
Investments in subsidiaries not consolidated	18,614	270	18,884	17,663	1,221
Customers' liability on acceptances outstanding	45,052	1,793	46,845	36,549	10,296
Other assets	221,347	94,187	315,534	228,283	87,251
TOTAL ASSETS	19,565,152	14,619,393	34,184,545	25,271,864	8,912,681

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,173,931	1,573,379	3,747,310	3,094,913	652,397	2,435,803	3,153,536	5,589,339	5,099,997	489,342
202,956	244,098	447,054	378,387	68,667	103,270	372,090	475,360	430,659	44,701
794,422	532,205	1,326,627	1,096,467	230,160	698,309	824,726	1,523,035	1,405,217	117,818
177,270	420,620	597,890	478,002	119,888	293,892	1,238,062	1,531,954	1,396,898	135,056
16,989	22,791	39,780	28,855	10,925	9,440	31,697	41,137	30,533	10,604
7,060	246	7,306	6,489	817	4,449	1,173	5,622	3,913	1,709
975,234	353,419	1,328,653	1,106,713	221,940	1,326,443	685,788	2,012,231	1,832,777	179,454
2,783,894	3,226,436	6,010,330	4,966,328	1,044,002	2,164,603	5,638,015	7,802,618	7,069,486	733,132
1,027,786	1,260,862	2,288,648	1,851,489	437,159	930,334	2,285,524	3,215,858	2,917,661	298,197
188,774	428,225	616,999	529,399	87,600	73,979	656,248	730,227	664,378	65,849
1,532,270	1,493,705	3,025,975	2,518,748	507,227	1,101,946	2,647,282	3,749,228	3,394,834	354,394
35,064	43,644	78,708	66,692	12,016	58,344	48,961	107,305	92,613	14,692
2,698,542	3,185,504	5,884,046	4,848,595	1,035,451	2,049,455	5,615,872	7,665,327	6,946,771	718,556
1,001,458	1,249,021	2,250,479	1,813,320	437,159	877,649	2,272,442	3,150,091	2,855,019	295,072
153,003	421,548	574,551	492,532	82,019	69,048	653,598	722,646	656,797	65,849
1,512,854	1,471,291	2,984,145	2,479,888	504,257	1,044,556	2,640,871	3,685,427	3,342,484	342,943
31,227	43,644	74,871	62,855	12,016	58,202	48,961	107,163	92,471	14,692
85,352	40,932	126,284	117,733	8,551	115,148	22,143	137,291	122,715	14,576
26,328	11,841	38,169	38,169	0	52,685	13,082	65,767	62,642	3,125
35,771	6,677	42,448	36,867	5,581	4,931	2,650	7,581	7,581	0
19,416	22,414	41,830	38,860	2,970	57,390	6,411	63,801	52,350	11,451
3,837	0	3,837	3,837	0	142	0	142	142	0
273,950	412,416	686,366	542,591	143,775	513,955	764,491	1,278,446	1,102,221	176,225
273,950	403,700	677,650	533,875	143,775	474,440	748,833	1,223,273	1,047,048	176,225
0	8,716	8,716	8,716	0	39,515	9,312	48,827	48,827	0
0	0	0	0	0	0	6,346	6,346	6,346	0
6,086,667	6,027,890	12,114,557	10,055,675	2,058,882	5,406,402	8,683,058	14,089,460	12,672,324	1,417,136
1,167,069	1,793,201	2,960,270	2,353,280	606,990	737,010	2,053,174	2,790,184	2,432,301	357,883
30,256	121,451	151,707	113,170	38,537	8,751	153,449	162,200	133,760	28,440
40,001	80,315	120,316	106,055	14,261	29,798	155,133	184,931	158,445	26,486
46,527	46,377	92,904	86,359	6,545	20,744	38,409	59,153	47,597	11,556
409,477	938,928	1,348,405	1,099,562	248,843	228,883	748,608	977,491	861,517	115,974
12,967	2,591	15,558	10,698	4,860	29,571	14,024	43,595	33,939	9,656
81,556	35,037	116,593	69,742	46,851	32,393	59,522	91,915	77,183	14,732
546,285	568,502	1,114,787	867,694	247,093	386,870	884,029	1,270,899	1,119,860	151,039
18,058	8,656	26,714	24,849	1,865	36,115	31,114	67,229	56,072	11,157
413,984	151,566	565,550	448,845	116,705	388,331	250,988	639,319	595,853	43,466
63,436	19,304	82,740	67,125	15,615	46,282	36,012	82,294	79,181	3,113
56,737	30,519	87,256	71,865	15,391	47,821	91,986	139,807	122,375	17,432
24,966	142,155	167,121	138,056	29,065	26,840	177,522	204,362	175,589	28,773
2,304,957	1,573,433	3,878,390	3,334,544	543,846	2,162,630	2,836,758	4,999,388	4,526,070	473,318
1,753,002	2,167,067	3,920,069	3,241,331	678,738	1,768,833	3,042,321	4,811,154	4,348,010	463,144
591,056	829,364	1,420,420	1,204,681	215,739	360,483	1,020,094	1,380,577	1,234,059	146,518
214,995	98,401	313,396	271,504	41,892	218,735	151,859	370,594	345,704	24,890
33,284	19,817	53,101	45,691	7,410	36,042	16,054	52,096	48,541	3,555
189,808	210,471	400,279	327,732	72,547	212,518	427,338	639,856	572,824	67,032
82,127	88,678	170,805	124,317	46,488	60,862	128,389	189,251	175,391	13,860
263,270	407,772	671,042	534,352	136,690	159,286	496,442	655,728	588,491	67,237
378,462	512,564	891,026	733,054	157,972	720,907	802,145	1,523,052	1,383,000	140,052
284,458	141,989	426,447	375,780	50,667	192,540	163,183	355,723	336,873	18,850
9,144,511	9,666,742	18,811,253	15,564,594	3,246,659	8,084,960	15,085,564	23,170,524	20,844,031	2,326,493
182,959	241,717	424,676	353,288	71,388	292,376	399,736	692,112	610,896	81,216
8,905	13,454	22,359	20,184	2,175	8,864	15,551	24,415	21,517	2,898
4,912	557	5,469	4,533	936	13,484	903	14,387	14,306	81
33,520	2,395	35,915	34,682	1,233	15,842	8,326	24,168	21,580	2,588
141,631	85,549	227,180	199,365	27,815	123,870	164,397	288,267	258,920	29,347
11,690,369	11,583,793	23,274,162	19,271,559	4,002,603	10,975,199	18,828,013	29,803,212	26,871,247	2,931,965

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	13,214,867	11,694,889	24,909,756	18,312,441	6,597,315
Individuals, partnerships, and corporations - demand	6,275,786	4,471,068	10,746,854	8,033,321	2,713,533
Individuals, partnerships, and corporations - time	6,749,615	7,104,402	13,854,017	10,040,443	3,813,574
Savings deposits	3,971,101	4,004,987	7,976,088	5,628,722	2,347,366
Deposits accumulated for payment of personal loans	91,025	298,370	389,395	278,160	111,235
Other deposits of individuals, partnerships, and corps.	2,687,489	2,801,045	5,488,534	4,133,561	1,354,973
Certified and officers' checks, letters of credit, travelers' checks, etc	189,466	119,419	308,885	238,677	70,208
GOVERNMENT DEPOSITS - TOTAL	1,819,753	1,106,668	2,926,421	2,257,330	669,091
United States Government - demand	290,423	257,692	548,115	389,179	158,936
United States Government - time	725	186	911	909	2
States and subdivisions - demand	498,184	446,427	944,611	752,021	192,590
States and subdivisions - time	1,030,421	402,363	1,432,784	1,115,221	317,563
DOMESTIC INTERBANK DEPOSITS - TOTAL	873,111	62,139	935,250	742,332	192,918
Commercial banks in the United States - demand	843,870	58,975	902,845	718,422	184,423
Commercial banks in the United States - time	17,321	1,755	19,076	17,496	1,580
Mutual savings banks in the United States - demand	11,920	1,399	13,319	6,404	6,915
Mutual savings banks in the United States - time	0	10	10	10	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	116,537	1,043	117,580	101,038	16,542
Foreign governments, central banks, etc. - demand	226	0	226	190	36
Foreign governments, central banks, etc. - time	72,300	0	72,300	65,300	7,000
Banks in foreign countries - demand	34,686	1,043	35,729	26,223	9,506
Banks in foreign countries - time	9,325	0	9,325	9,325	0
TOTAL DEPOSITS	16,024,268	12,864,739	28,889,007	21,413,141	7,475,866
Demand	8,144,561	5,356,023	13,500,584	10,164,437	3,336,147
Time	7,879,707	7,508,716	15,388,423	11,248,704	4,139,719
MISCELLANEOUS LIABILITIES - TOTAL	1,571,718	451,602	2,023,320	1,465,165	558,155
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	914,178	36,235	950,413	703,435	246,978
Other liabilities for borrowed money	20,743	2,368	23,111	13,973	9,138
Mortgage indebtedness	4,305	2,994	7,299	7,007	292
Acceptances outstanding	45,152	1,793	46,945	36,649	10,296
Other liabilities	587,340	408,212	995,552	704,101	291,451
TOTAL LIABILITIES	17,595,986	13,316,341	30,912,327	22,878,306	8,034,021
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	19	19	0	19
RESERVES ON LOANS AND SECURITIES - TOTAL	240,351	135,713	376,064	262,425	113,639
Reserve for bad debt losses on loans	210,702	122,546	333,248	246,067	87,181
Other reserves on loans	3,792	4,756	8,548	7,288	1,260
Reserves on securities	25,857	8,411	34,268	9,070	25,198
CAPITAL ACCOUNTS - TOTAL	1,728,815	1,167,320	2,896,135	2,131,133	765,002
Capital notes and debentures	46,602	16,163	62,765	52,659	10,106
Equity capital - total	1,682,213	1,151,157	2,833,370	2,078,474	754,896
Preferred stock	0	7,195	7,195	6,495	700
Common stock	391,183	311,470	702,653	518,487	184,166
Surplus	926,070	510,601	1,436,671	1,026,946	409,725
Undivided profits	315,695	303,910	619,605	471,297	148,308
Reserve for contingencies and other capital reserves	49,265	17,981	67,246	55,249	11,997
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	19,565,152	14,619,393	34,184,545	25,271,864	8,912,681
MEMORANDA					
Demand deposits adjusted[4]	5,447,813	4,754,997	10,202,810	7,621,574	2,581,236
Average of total deposits for the 15 calendar days ending with call date	15,459,790	12,658,050	28,117,840	20,842,028	7,275,812
Average of total loans for the 15 calendar days ending with call date	9,990,829	7,408,225	17,399,054	12,481,053	4,918,001
Unearned discount on instalment loans included in total capital accounts	0	2,399	2,399	2,376	23
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.4	12.3	14.6	14.9	14.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.9	17.6	13.2	13.2	13.1
Other securities	16.3	14.9	15.7	15.8	15.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.7	53.0	54.0	53.6	55.1
Other assets	2.7	2.3	2.5	2.5	2.4
Total capital accounts	8.8	8.0	8.5	8.4	8.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.8	11.0	11.5	11.5	11.6
NUMBER OF BANKS	16	454	470	332	138

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
8,265,482	8,978,119	17,243,601	14,217,077	3,026,524	6,654,260	13,428,282	20,082,542	18,115,153	1,967,389
4,460,339	4,100,479	8,560,818	7,142,547	1,418,271	3,681,659	6,491,852	10,173,511	9,214,120	959,391
3,691,597	4,797,925	8,489,522	6,910,507	1,579,015	2,892,836	6,790,863	9,683,699	8,703,707	979,992
2,090,425	2,706,432	4,796,857	3,854,734	942,123	1,242,683	3,175,835	4,418,518	4,016,162	402,356
16,884	3,126	20,010	16,514	3,496	2,106	16,812	18,918	16,034	2,884
1,584,288	2,088,367	3,672,655	3,039,259	633,396	1,648,047	3,598,216	5,246,263	4,671,511	574,752
113,546	79,715	193,261	164,023	29,238	79,765	145,567	225,332	197,326	28,006
945,391	913,872	1,859,263	1,573,466	285,797	967,126	2,243,099	3,210,225	2,902,728	307,497
232,189	158,686	390,875	321,028	69,847	170,665	230,366	401,031	358,153	42,878
7,110	8,906	16,016	13,427	2,589	1,873	5,510	7,383	7,178	205
310,956	420,647	731,603	604,354	127,249	418,492	997,136	1,415,628	1,283,886	131,742
395,136	325,633	720,769	634,657	86,112	376,096	1,010,087	1,386,183	1,253,511	132,672
596,608	158,545	755,153	626,153	129,000	1,328,781	845,048	2,173,829	2,002,186	171,643
571,596	155,048	726,644	600,138	126,506	1,294,750	796,573	2,091,323	1,939,492	151,831
14,725	3,162	17,887	17,187	700	33,981	46,886	80,867	61,968	18,899
10,287	335	10,622	8,828	1,794	0	1,479	1,479	666	813
0	0	0	0	0	50	110	160	60	100
106,598	850	107,448	88,320	19,128	36,772	4,653	41,425	38,799	2,626
45,424	171	45,595	40,258	5,337	3,905	252	4,157	4,142	15
31,135	0	31,135	23,892	7,243	11,233	0	11,233	11,233	0
26,134	679	26,813	20,265	6,548	21,617	4,401	26,018	23,407	2,611
3,905	0	3,905	3,905	0	17	0	17	17	0
9,914,079	10,051,386	19,965,465	16,505,016	3,460,449	8,986,939	16,521,082	25,508,021	23,058,866	2,449,155
5,770,471	4,915,760	10,686,231	8,901,441	1,784,790	5,670,853	8,667,626	14,338,479	13,021,192	1,317,287
4,143,608	5,135,626	9,279,234	7,603,575	1,675,659	3,316,086	7,853,456	11,169,542	10,037,674	1,131,868
748,911	552,213	1,301,124	1,128,589	172,535	974,425	748,666	1,723,091	1,504,585	218,506
310,504	140,443	450,947	377,220	73,727	579,050	192,553	771,603	673,678	97,925
45,324	12,528	57,852	57,636	216	90,873	21,447	112,320	93,656	18,664
7,237	21,817	29,054	23,380	5,674	31,907	37,748	69,655	57,804	11,851
26,373	2,395	28,768	27,535	1,233	16,535	8,335	24,870	22,282	2,588
359,473	375,030	734,503	642,818	91,685	256,060	488,583	744,643	657,165	87,478
10,662,990	10,603,599	21,266,589	17,633,605	3,632,984	9,961,364	17,269,748	27,231,112	24,563,451	2,667,661
319	0	319	319	0	0	23	23	23	0
121,592	113,372	234,964	194,130	40,834	110,750	168,059	278,809	247,592	31,217
120,786	105,988	226,774	188,713	38,061	106,570	153,534	260,104	233,885	26,219
0	2,016	2,016	395	1,621	0	6,827	6,827	4,273	2,554
806	5,368	6,174	5,022	1,152	4,180	7,698	11,878	9,434	2,444
905,468	866,822	1,772,290	1,443,505	328,785	903,085	1,390,183	2,293,268	2,060,181	233,087
77,500	7,901	85,401	71,929	13,472	78,417	34,185	112,602	106,477	6,125
827,968	858,921	1,686,889	1,371,576	315,313	824,668	1,355,998	2,180,666	1,953,704	226,962
1,597	0	1,597	1,597	0	2,850	0	2,850	2,850	0
218,184	226,379	444,563	360,020	84,543	204,661	398,633	603,294	545,604	57,690
390,042	388,187	778,229	644,018	134,211	379,823	610,616	990,439	884,098	106,341
203,293	227,964	431,257	343,818	87,439	177,922	315,396	493,318	437,728	55,590
14,852	16,391	31,243	22,123	9,120	59,412	31,353	90,765	83,424	7,341
11,690,369	11,583,793	23,274,162	19,271,559	4,002,603	10,975,199	18,828,013	29,803,212	26,871,247	2,931,965
3,991,452	4,248,607	8,240,059	6,873,562	1,366,497	2,878,995	6,954,899	9,833,894	8,890,770	943,124
9,619,102	9,913,578	19,532,680	16,146,471	3,386,209	8,615,164	16,002,597	24,617,761	22,220,388	2,397,373
6,051,269	6,072,336	12,123,605	9,946,839	2,176,766	5,510,859	8,702,823	14,213,682	12,616,242	1,597,440
0	7,740	7,740	6,124	1,616	1,600	7,375	8,975	7,646	1,329
18.6	13.6	16.1	16.1	16.3	22.2	16.7	18.8	19.0	16.7
9.9	14.4	12.1	12.0	13.0	8.6	15.5	13.0	13.1	12.3
13.9	13.4	13.7	13.8	13.1	11.1	14.4	13.2	13.2	12.7
54.4	55.6	55.0	55.0	55.0	53.9	50.2	51.6	51.3	54.3
3.2	3.0	3.1	3.2	2.6	4.1	3.1	3.5	3.5	4.0
7.7	7.5	7.6	7.5	8.2	8.2	7.4	7.7	7.7	7.9
10.6	9.9	10.3	10.0	11.3	11.8	10.4	10.9	10.9	10.9
15	346	361	271	90	20	526	546	484	62

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	6,748,115	4,051,472	10,799,587	8,489,158	2,310,429
Currency and coin	342,154	478,575	820,729	615,923	204,806
Reserve with Federal Reserve banks (member banks)	1,960,751	1,286,521	3,247,272	2,451,166	796,106
Demand balances with banks in U.S. (except American branches of foreign banks)	618,146	1,313,355	1,931,501	1,479,696	451,805
Other balances with banks in United States	209,022	29,485	238,507	225,172	13,335
Balances with banks in foreign countries	59,435	1,280	60,715	37,276	23,439
Cash items in process of collection	3,558,607	942,256	4,500,863	3,679,925	820,938
SECURITIES - TOTAL	8,419,147	10,363,731	18,782,878	13,573,907	5,208,971
U.S. Treasury securities	3,756,463	4,667,826	8,424,289	6,075,657	2,348,632
Securities of other U.S. Government agencies and corps.	420,350	1,122,362	1,542,712	1,128,776	413,936
Obligations of States and subdivisions	4,074,675	4,352,823	8,427,498	6,088,831	2,338,667
Other securities	167,659	220,720	388,379	280,643	107,736
INVESTMENT SECURITIES - TOTAL	7,430,715	10,340,350	17,771,065	12,816,887	4,954,178
U.S. Treasury securities	3,069,972	4,649,774	7,719,746	5,530,198	2,189,548
Securities of other U.S. Government agencies and corps.	289,258	1,117,913	1,407,171	1,034,375	372,796
Obligations of States and subdivisions	3,903,826	4,351,943	8,255,769	5,971,671	2,284,098
Other securities	167,659	220,720	388,379	280,643	107,736
TRADING ACCOUNT SECURITIES - TOTAL	988,432	23,381	1,011,813	757,020	254,793
U.S. Treasury securities	686,491	18,052	704,543	545,459	159,084
Securities of other U.S. Government agencies and corps.	131,092	4,449	135,541	94,401	41,140
Obligations of States and subdivisions	170,849	880	171,729	117,160	54,569
Other securities	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	1,075,870	804,214	1,880,084	1,369,684	510,400
With domestic commercial banks	652,237	770,016	1,422,253	1,019,251	403,002
With brokers and dealers in securities	352,074	32,998	385,072	277,674	107,398
With others	71,559	1,200	72,759	72,759	0
OTHER LOANS AND DISCOUNTS - TOTAL	20,132,443	16,481,121	36,613,564	27,375,673	9,237,891
Real estate loans - total	4,018,881	6,333,375	10,352,256	7,136,069	3,216,187
Secured by farmland	7,446	333,298	340,744	229,162	111,582
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	705,627	460,656	1,166,283	686,955	479,328
Guaranteed by Veterans Administration	190,205	97,344	287,549	202,819	84,730
Not insured or guaranteed by FHA or VA	1,691,568	3,490,659	5,182,227	3,709,401	1,472,826
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	59,787	8,040	67,827	64,899	2,928
Not insured by FHA	288,253	164,456	452,709	243,273	209,436
Secured by other properties	1,075,995	1,778,922	2,854,917	1,999,560	855,357
Loans to domestic commercial and foreign banks	216,851	17,754	234,605	179,219	55,386
Loans to other financial institutions	2,142,424	407,431	2,549,855	2,001,081	548,774
Loans to brokers and dealers in securities	527,515	73,063	600,578	492,067	108,511
Other loans for purchasing or carrying securities	332,321	257,973	590,294	410,865	179,429
Loans to farmers (excluding loans on real estate)	70,073	869,945	940,018	663,409	276,609
Commercial and industrial loans (incl. open market paper)	9,796,445	3,880,092	13,676,537	10,678,480	2,998,057
Other loans to individuals - total	2,374,359	4,368,386	6,742,745	5,019,506	1,723,239
Passenger automobile instalment loans	559,615	1,688,150	2,247,765	1,686,367	561,398
Credit cards and related plans:					
Retail (charge account) credit card plans	177,496	144,221	321,717	238,337	83,380
Check credit and revolving credit plans	61,693	48,375	110,068	71,855	38,213
Other retail consumer instalment loans	367,677	593,015	960,692	760,242	200,450
Residential repair and modernization instalment loans	192,571	265,273	457,844	342,885	114,959
Other instalment loans for personal expenditures	274,060	573,220	847,280	624,505	222,775
Single-payment loans for personal expenditures	741,247	1,056,132	1,797,379	1,295,315	502,064
All other loans (including overdrafts)	653,574	273,102	926,676	794,977	131,699
TOTAL LOANS AND SECURITIES	29,627,460	27,649,066	57,276,526	42,319,264	14,957,262
Bank premises, furniture and fixtures, and other assets representing bank premises	544,458	489,205	1,033,663	743,906	289,757
Real estate owned other than bank premises	11,197	27,697	38,894	20,899	17,995
Investments in subsidiaries not consolidated	91,923	635	92,558	81,558	11,000
Customers' liability on acceptances outstanding	299,123	16,071	315,194	295,058	20,136
Other assets	629,030	294,994	924,024	745,136	178,888
TOTAL ASSETS	37,951,306	32,529,140	70,480,446	52,694,979	17,785,467

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
1,679,062	1,238,471	2,917,533	2,364,664	552,869	827,081	991,847	1,818,928	1,658,748	160,180
65,211	126,314	191,525	157,805	33,720	18,516	82,062	100,578	88,175	12,403
488,162	391,725	879,887	697,495	182,392	215,017	394,352	609,369	550,694	58,675
168,090	558,442	726,532	577,095	149,437	84,087	313,334	397,421	349,482	47,939
15,694	6,095	21,789	19,889	1,900	7,600	4,627	12,227	12,227	0
2,012	0	2,012	2,012	0	2,947	613	3,560	3,507	53
939,893	155,895	1,095,788	910,368	185,420	498,914	196,859	695,773	654,663	41,110
1,554,237	2,738,896	4,293,133	3,416,187	876,946	754,693	2,645,881	3,400,574	2,954,543	446,031
657,795	1,338,927	1,996,722	1,553,411	443,311	334,593	1,275,885	1,610,478	1,380,643	229,835
98,133	337,456	435,589	338,920	96,669	81,729	268,027	349,756	299,015	50,741
764,631	1,028,750	1,793,381	1,468,310	325,071	329,174	1,077,749	1,406,923	1,250,634	156,289
33,678	33,763	67,441	55,546	11,895	9,197	24,220	33,417	24,251	9,166
1,383,174	2,736,839	4,120,013	3,252,763	867,250	569,074	2,643,281	3,212,355	2,766,324	446,031
594,570	1,338,558	1,933,128	1,498,798	434,330	245,714	1,275,885	1,521,599	1,291,764	229,835
44,477	336,782	381,259	285,305	95,954	23,668	265,427	289,095	238,354	50,741
716,485	1,027,766	1,744,251	1,419,180	325,071	291,160	1,077,749	1,368,909	1,212,620	156,289
27,642	33,733	61,375	49,480	11,895	8,532	24,220	32,752	23,586	9,166
171,063	2,057	173,120	163,424	9,696	185,619	2,600	188,219	188,219	0
63,225	369	63,594	54,613	8,981	88,879	0	88,879	88,879	0
53,656	674	54,330	53,615	715	58,061	2,600	60,661	60,661	0
48,146	984	49,130	49,130	0	38,014	0	38,014	38,014	0
6,036	30	6,066	6,066	0	665	0	665	665	0
357,300	295,693	652,993	498,813	154,180	52,070	150,413	202,483	183,010	19,473
337,100	295,674	632,774	478,599	154,175	52,070	145,113	197,183	177,710	19,473
20,200	14	20,214	20,214	0	0	4,000	4,000	4,000	0
0	5	5	0	5	0	1,300	1,300	1,300	0
3,707,391	3,785,174	7,492,565	6,033,548	1,459,017	2,022,108	4,257,650	6,279,758	5,629,796	649,962
490,627	1,323,724	1,814,351	1,322,627	491,724	299,619	1,486,064	1,785,683	1,583,505	202,178
2,348	221,094	223,442	158,484	64,958	785	102,864	103,649	79,824	23,825
29,807	76,237	106,044	74,524	31,520	21,708	171,271	192,979	159,818	33,161
8,581	19,791	28,372	23,861	4,511	15,827	52,164	67,991	59,217	8,774
151,437	614,169	765,606	530,393	235,213	182,653	804,164	986,817	899,516	87,301
5,883	1,072	6,955	6,467	488	143	4,724	4,867	4,827	40
33,961	20,316	54,277	43,640	10,637	13,048	22,299	35,347	33,074	2,273
258,610	371,045	629,655	485,258	144,397	65,455	328,578	394,033	347,229	46,804
23,957	2,925	26,882	25,974	908	18,754	3,898	22,652	22,532	120
353,222	87,503	440,725	374,315	66,410	185,696	41,758	227,454	222,040	5,414
79,437	10,650	90,087	79,621	10,466	14,346	972	15,318	15,249	69
60,233	17,188	77,421	63,179	14,242	94,004	15,477	109,481	103,835	5,646
24,381	321,589	345,970	285,685	60,285	14,394	698,542	712,936	567,063	145,873
1,793,020	858,816	2,651,836	2,241,105	410,731	949,136	953,459	1,902,595	1,761,960	140,635
823,019	1,114,737	1,937,756	1,552,710	385,046	414,771	1,004,202	1,418,973	1,279,823	139,150
195,090	429,977	625,067	488,835	136,232	100,850	379,414	480,264	426,905	53,359
102,551	15,320	117,871	100,749	17,122	8,647	1,362	10,009	9,987	22
14,970	2,019	16,989	15,292	1,697	13,311	7,993	21,304	20,608	696
100,322	153,649	253,971	207,024	46,947	25,709	200,353	226,062	197,821	28,241
50,893	51,932	102,825	75,180	27,645	19,498	55,819	75,317	66,528	8,789
58,558	150,157	208,715	168,638	40,077	78,430	140,211	218,641	196,888	21,753
300,635	311,683	612,318	496,992	115,326	168,326	219,050	387,376	361,086	26,290
59,495	48,042	107,537	88,332	19,205	31,388	53,278	84,666	73,789	10,877
5,618,928	6,819,763	12,438,691	9,948,548	2,490,143	2,828,871	7,053,944	9,882,815	8,767,349	1,115,466
100,789	120,894	221,683	184,486	37,197	57,844	127,448	185,292	165,141	20,151
5,156	9,855	15,011	13,808	1,203	1,966	5,144	7,110	6,294	816
3,193	184	3,377	3,302	75	152	28	180	180	0
14,794	500	15,294	15,275	19	29,361	4,441	33,802	32,846	956
81,406	62,573	143,979	121,699	22,280	48,039	55,427	103,466	95,803	7,663
7,503,328	8,252,240	15,755,568	12,651,782	3,103,786	3,793,314	8,238,279	12,031,593	10,726,361	1,305,232

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	23,044,382	25,538,407	48,582,789	35,598,200	12,984,589
Individuals, partnerships, and corporations - demand	10,755,285	9,302,842	20,058,127	15,279,260	4,778,867
Individuals, partnerships, and corporations - time	11,848,230	15,897,165	27,745,395	19,740,275	8,005,120
Savings deposits	4,933,600	8,417,700	13,351,300	9,331,237	4,020,063
Deposits accumulated for payment of personal loans	242	30,044	30,286	28,545	1,741
Other deposits of individuals, partnerships, and corps.	6,914,388	7,449,421	14,363,809	10,380,493	3,983,316
Certified and officers' checks, letters of credit, travelers' checks, etc.	440,867	338,400	779,267	578,665	200,602
GOVERNMENT DEPOSITS - TOTAL	2,935,897	3,009,074	5,944,971	4,505,072	1,439,899
United States Government - demand	562,677	360,845	923,522	711,390	212,132
United States Government - time	1,702	2,528	4,230	3,956	274
States and subdivisions - demand	920,452	1,172,631	2,093,083	1,660,668	432,415
States and subdivisions - time	1,451,066	1,473,070	2,924,136	2,129,058	795,078
DOMESTIC INTERBANK DEPOSITS - TOTAL	3,031,961	359,751	3,391,712	2,785,843	605,869
Commercial banks in the United States - demand	2,966,777	342,655	3,309,432	2,717,363	592,069
Commercial banks in the United States - time	63,762	10,479	74,241	66,218	8,023
Mutual savings banks in the United States - demand	1,422	6,393	7,815	2,262	5,553
Mutual savings banks in the United States - time	0	224	224	0	224
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	588,340	671	589,011	490,040	98,971
Foreign governments, central banks, etc. - demand	15,165	12	15,177	14,202	975
Foreign governments, central banks, etc. - time	441,396	0	441,396	375,493	65,903
Banks in foreign countries - demand	122,249	659	122,908	95,840	27,068
Banks in foreign countries - time	9,530	0	9,530	4,505	5,025
TOTAL DEPOSITS	29,600,580	28,907,903	58,508,483	43,379,155	15,129,328
Demand	15,784,894	11,524,437	27,309,331	21,059,650	6,249,681
Time	13,815,686	17,383,466	31,199,152	22,319,505	8,879,647
MISCELLANEOUS LIABILITIES - TOTAL	5,136,405	1,011,384	6,147,789	4,980,723	1,167,066
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	2,507,162	170,437	2,677,599	2,283,641	393,958
Other liabilities for borrowed money	562,890	21,352	584,242	254,997	329,245
Mortgage indebtedness	7,131	19,151	26,282	8,657	17,625
Acceptances outstanding	306,363	16,187	322,550	302,382	20,168
Other liabilities	1,752,859	784,257	2,537,116	2,131,046	406,070
TOTAL LIABILITIES	34,736,985	29,919,287	64,656,272	48,359,878	16,296,394
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	64	64	64	0
RESERVES ON LOANS AND SECURITIES - TOTAL	482,470	342,718	825,188	632,024	193,164
Reserve for bad debt losses on loans	471,369	323,127	794,496	609,164	185,332
Other reserves on loans	4,050	6,691	10,741	7,731	3,010
Reserves on securities	7,051	12,900	19,951	15,129	4,822
CAPITAL ACCOUNTS - TOTAL	2,731,851	2,267,071	4,998,922	3,703,013	1,295,909
Capital notes and debentures	174,252	59,894	234,146	155,192	78,954
Equity capital - total	2,557,599	2,207,177	4,764,776	3,547,821	1,216,955
Preferred stock	34,445	1,200	35,645	4,300	31,345
Common stock	734,096	590,867	1,324,963	1,022,292	302,671
Surplus	1,266,806	897,815	2,164,621	1,643,429	521,192
Undivided profits	389,166	640,324	1,029,490	718,096	311,394
Reserve for contingencies and other capital reserves	133,086	76,971	210,057	159,704	50,353
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	37,951,306	32,529,140	70,480,446	52,694,979	17,785,467
MEMORANDA					
Demand deposits adjusted[4]	8,696,833	9,878,681	18,575,514	13,950,972	4,624,542
Average of total deposits for the 15 calendar days ending with call date	26,316,965	28,371,171	54,688,136	39,887,551	14,800,585
Average of total loans for the 15 calendar days ending with call date	20,189,449	16,579,346	36,768,795	27,263,238	9,505,557
Unearned discount on instalment loans included in total capital accounts	0	25,356	25,356	23,044	2,312
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.8	12.5	15.3	16.1	13.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.9	17.7	12.9	12.5	14.4
Other securities	13.3	14.1	13.7	13.3	14.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.9	53.1	54.6	54.6	54.8
Other assets	4.2	2.5	3.4	3.6	2.9
Total capital accounts	7.2	7.0	7.1	7.0	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.7	9.5	9.6	9.6	9.8
NUMBER OF BANKS	24	919	943	653	290

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
4,299,588	6,391,273	10,690,861	8,460,793	2,230,068	2,252,470	6,397,948	8,650,418	7,632,749	1,017,669
2,370,486	2,916,454	5,286,940	4,208,122	1,078,818	1,198,793	2,210,050	3,408,843	3,033,524	375,319
1,880,231	3,413,587	5,293,818	4,171,446	1,122,372	1,002,381	4,123,614	5,125,995	4,493,187	632,808
772,881	1,268,236	2,041,117	1,613,259	427,858	249,590	1,113,285	1,362,875	1,198,737	164,138
0	4,520	4,520	3,972	548	85	255	340	340	0
1,107,350	2,140,831	3,248,181	2,554,215	693,966	752,706	3,010,074	3,762,780	3,294,110	468,670
48,871	61,232	110,103	81,225	28,878	51,296	64,284	115,580	106,038	9,542
475,416	852,757	1,328,173	1,118,805	209,368	285,850	824,262	1,110,112	980,435	129,677
119,084	100,070	219,154	178,461	40,693	96,865	200,804	297,669	276,441	21,228
109	1,889	1,998	1,387	611	296	10,385	10,681	7,556	3,125
132,483	510,938	643,421	549,812	93,609	118,517	285,176	403,693	342,254	61,439
223,740	239,860	463,600	389,145	74,455	70,172	327,897	398,069	354,184	43,885
1,275,083	120,693	1,395,776	1,133,903	261,873	497,343	120,054	617,397	598,081	19,316
1,244,653	118,036	1,362,689	1,101,306	261,383	486,255	118,342	604,597	585,566	19,031
30,430	2,233	32,663	32,173	490	7,530	650	8,180	7,935	245
0	394	394	394	0	3,108	1,052	4,160	4,130	30
0	30	30	30	0	450	10	460	450	10
15,809	3	15,812	15,723	89	6,382	407	6,789	6,748	41
121	0	121	121	0	47	0	47	47	0
5,000	0	5,000	5,000	0	0	0	0	0	0
9,363	3	9,366	9,277	89	6,335	407	6,742	6,701	41
1,325	0	1,325	1,325	0	0	0	0	0	0
6,065,896	7,364,726	13,430,622	10,729,224	2,701,398	3,042,045	7,342,671	10,384,716	9,218,013	1,166,703
3,925,061	3,707,127	7,632,188	6,128,718	1,503,470	1,961,216	2,880,115	4,841,331	4,354,701	486,630
2,140,835	3,657,599	5,798,434	4,600,506	1,197,928	1,080,829	4,462,556	5,543,385	4,863,312	680,073
771,156	171,690	942,846	810,744	132,102	439,305	255,834	695,139	663,636	31,503
607,754	28,843	636,597	556,626	79,971	293,336	28,214	321,550	318,425	3,125
5,965	3,129	9,094	8,470	624	29,916	1,970	31,886	31,786	100
1,664	3,997	5,661	3,901	1,760	10,992	4,381	15,373	15,057	316
15,611	558	16,169	16,092	77	29,733	4,447	34,180	33,224	956
140,162	135,163	275,325	225,655	49,670	75,328	216,822	292,150	265,144	27,006
6,837,052	7,536,416	14,373,468	11,539,968	2,833,500	3,481,350	7,598,505	11,079,855	9,881,649	1,198,206
144	0	144	144	0	0	0	0	0	0
74,592	72,957	147,549	119,750	27,799	38,228	82,631	120,859	108,392	12,467
64,760	63,920	128,680	103,812	24,868	38,228	79,533	117,761	106,482	11,279
1,860	3,902	5,762	4,940	822	0	1,217	1,217	592	625
7,972	5,135	13,107	10,998	2,109	0	1,881	1,881	1,318	563
591,540	642,867	1,234,407	991,920	242,487	273,736	557,143	830,879	736,320	94,559
43,331	9,284	52,615	46,310	6,305	12,533	19,148	31,681	29,473	2,208
548,209	633,583	1,181,792	945,610	236,182	261,203	537,995	799,198	706,847	92,351
0	0	0	0	0	0	518	518	0	518
122,893	149,252	272,145	216,410	55,735	80,618	154,818	235,436	207,112	28,324
273,869	259,357	533,226	426,075	107,151	96,868	207,119	303,987	267,208	36,779
134,964	202,440	337,404	272,179	65,225	83,717	157,025	240,742	216,075	24,667
16,483	22,534	39,017	30,946	8,071	0	18,515	18,515	16,452	2,063
7,503,328	8,252,240	15,755,568	12,651,782	3,103,786	3,793,314	8,238,279	12,031,593	10,726,361	1,305,232
1,621,431	3,333,126	4,954,557	3,938,583	1,015,974	879,182	2,364,110	3,243,292	2,838,031	405,261
5,732,665	7,110,842	12,843,507	10,267,832	2,575,675	2,902,563	7,272,550	10,175,113	9,016,798	1,158,315
3,654,535	3,828,955	7,483,490	5,920,997	1,562,493	2,011,894	4,317,473	6,329,367	5,675,378	653,989
0	6,818	6,818	4,401	2,417	0	7,382	7,382	6,879	503
22.4	15.0	18.5	18.7	17.8	21.8	12.0	15.1	15.5	12.3
8.5	20.3	14.7	14.1	17.1	7.1	18.7	15.0	14.3	21.5
12.2	12.9	12.6	12.9	11.2	12.8	13.4	13.2	13.3	12.7
54.2	49.5	51.7	51.6	52.0	54.7	53.5	53.9	54.2	51.3
2.7	2.4	2.5	2.7	2.0	3.6	2.3	2.7	2.8	2.3
7.9	7.8	7.8	7.8	7.8	7.2	6.8	6.9	6.9	7.2
11.3	11.3	11.3	11.3	11.5	10.1	9.3	9.6	9.5	10.3
15	444	459	348	111	8	481	489	380	109

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,594,923	2,050,886	3,645,809	3,247,150	398,659
Currency and coin	42,661	153,599	196,260	175,984	20,276
Reserve with Federal Reserve banks (member banks)	439,142	649,118	1,088,260	969,463	118,797
Demand balances with banks in U.S. (except American branches of foreign banks)	253,870	816,692	1,070,562	968,410	102,152
Other balances with banks in United States	90	14,492	14,582	13,758	824
Balances with banks in foreign countries	2,099	114	2,213	1,972	241
Cash items in process of collection	857,061	416,871	1,273,932	1,117,563	156,369
SECURITIES - TOTAL	1,286,623	3,711,562	4,998,185	4,469,751	528,434
U.S. Treasury securities	519,539	1,790,475	2,310,014	2,048,648	261,366
Securities of other U.S. Government agencies and corps.	32,813	307,670	340,483	315,560	24,923
Obligations of States and subdivisions	632,592	1,558,543	2,191,135	1,953,937	237,198
Other securities	101,679	54,874	156,553	151,606	4,947
INVESTMENT SECURITIES - TOTAL	1,217,840	3,682,908	4,900,748	4,379,735	521,013
U.S. Treasury securities	483,935	1,788,211	2,272,146	2,014,390	257,756
Securities of other U.S. Government agencies and corps.	21,150	305,674	326,824	303,101	23,723
Obligations of States and subdivisions	611,155	1,554,246	2,165,401	1,930,814	234,587
Other securities	101,600	34,777	136,377	131,430	4,947
TRADING ACCOUNT SECURITIES - TOTAL	68,783	28,654	97,437	90,016	7,421
U.S. Treasury securities	35,604	2,264	37,868	34,258	3,610
Securities of other U.S. Government agencies and corps.	11,663	1,996	13,659	12,459	1,200
Obligations of States and subdivisions	21,437	4,297	25,734	23,123	2,611
Other securities	79	20,097	20,176	20,176	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	476,916	483,735	960,651	888,685	71,966
With domestic commercial banks	414,000	468,245	882,245	838,595	43,650
With brokers and dealers in securities	62,916	3,383	66,299	37,983	28,316
With others	0	12,107	12,107	12,107	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,306,608	5,925,348	9,231,956	8,142,732	1,089,224
Real estate loans - total	446,365	1,072,312	1,518,677	1,357,338	161,339
Secured by farmland	5,898	175,175	181,073	153,997	27,076
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	45,119	74,551	119,670	96,429	23,241
Guaranteed by Veterans Administration	24,288	41,530	65,818	54,168	11,650
Not insured or guaranteed by FHA or VA	145,157	387,208	532,365	482,275	50,090
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	4,475	2,227	6,702	6,635	67
Not insured by FHA	15,475	18,965	34,440	32,840	1,600
Secured by other properties	205,953	372,656	578,609	530,994	47,615
Loans to domestic commercial and foreign banks	10,390	24,204	34,594	30,745	3,849
Loans to other financial institutions	320,799	122,980	443,779	393,573	50,206
Loans to brokers and dealers in securities	23,687	5,440	29,127	21,313	7,814
Other loans for purchasing or carrying securities	116,288	71,622	187,910	163,515	24,395
Loans to farmers (excluding loans on real estate)	201,404	1,323,137	1,524,541	1,335,659	188,882
Commercial and industrial loans (incl. open market paper)	1,278,049	1,628,307	2,906,356	2,526,006	380,350
Other loans to individuals - total	738,614	1,594,087	2,332,701	2,109,888	222,813
Passenger automobile instalment loans	139,296	701,597	840,893	761,961	78,932
Credit cards and related plans:					
Retail (charge account) credit card plans	157,848	44,516	202,364	175,131	27,233
Check credit and revolving credit plans	14,020	9,459	23,479	20,788	2,691
Other retail consumer instalment loans	72,249	216,649	288,898	236,759	52,139
Residential repair and modernization instalment loans	31,841	63,153	94,994	80,483	14,511
Other instalment loans for personal expenditures	61,159	198,973	260,132	240,368	19,764
Single-payment loans for personal expenditures	262,201	359,740	621,941	594,398	27,543
All other loans (including overdrafts)	171,012	83,259	254,271	204,695	49,576
TOTAL LOANS AND SECURITIES	5,070,147	10,120,645	15,190,792	13,501,168	1,689,624
Bank premises, furniture and fixtures, and other assets representing bank premises	130,738	200,877	331,615	314,546	17,069
Real estate owned other than bank premises	3,456	11,256	14,712	13,447	1,265
Investments in subsidiaries not consolidated	2,695	2,079	4,774	4,759	15
Customers' liability on acceptances outstanding	18,834	1,138	19,972	19,902	70
Other assets	74,726	95,357	170,083	152,346	17,737
TOTAL ASSETS	6,895,519	12,482,238	19,377,757	17,253,318	2,124,439

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,444,001	2,433,357	4,877,358	4,515,901	361,457	9,311,106	1,354,040	10,665,146	8,937,280	1,727,866
57,487	198,344	255,831	230,074	25,757	580,609	173,975	754,584	647,655	106,929
628,304	606,146	1,234,450	1,139,395	95,055	3,344,238	449,107	3,793,345	3,090,284	703,061
401,434	1,234,710	1,636,144	1,494,517	141,627	630,930	309,303	940,233	854,009	86,224
45,763	34,575	80,338	79,092	1,246	350,292	35,677	385,969	371,297	14,672
7,886	2,539	10,425	9,630	795	36,532	6,683	43,215	35,876	7,339
1,303,127	357,043	1,660,170	1,563,193	96,977	4,368,505	379,295	4,747,800	3,938,159	809,641
2,504,083	3,692,742	6,196,825	5,665,425	531,400	13,253,177	2,749,148	16,002,325	14,233,842	1,768,483
902,605	1,454,185	2,356,790	2,137,243	219,547	5,275,531	1,069,090	6,344,621	5,580,934	763,687
124,534	422,072	546,606	494,853	51,753	1,104,004	307,258	1,411,262	1,235,074	176,188
1,417,927	1,755,611	3,173,538	2,918,533	255,005	6,591,059	1,344,249	7,935,308	7,131,474	803,834
59,017	60,874	119,891	114,796	5,095	282,583	28,551	311,134	286,360	24,774
2,256,352	3,685,045	5,941,397	5,416,406	524,991	12,336,649	2,731,853	15,068,502	13,518,385	1,550,117
743,150	1,451,088	2,194,238	1,974,824	219,414	4,817,942	1,063,392	5,881,334	5,243,577	637,757
93,867	420,599	514,466	463,063	51,403	939,920	307,007	1,246,927	1,133,664	113,263
1,363,080	1,752,493	3,115,573	2,866,494	249,079	6,341,022	1,332,903	7,673,925	6,899,602	774,323
56,255	60,865	117,120	112,025	5,095	237,765	28,551	266,316	241,542	24,774
247,731	7,697	255,428	249,019	6,409	916,528	17,295	933,823	715,457	218,366
159,455	3,097	162,552	162,419	133	457,589	5,698	463,287	337,357	125,930
30,667	1,473	32,140	31,790	350	164,084	251	164,335	101,410	62,925
54,847	3,118	57,965	52,039	5,926	250,037	11,346	261,383	231,872	29,511
2,762	9	2,771	2,771	0	44,818	0	44,818	44,818	0
686,502	565,454	1,251,956	1,191,509	60,447	1,799,664	146,619	1,946,283	1,769,408	176,875
559,695	525,262	1,084,957	1,025,952	59,005	461,661	145,869	607,530	430,655	176,875
126,807	8,275	135,082	135,082	0	1,100,389	750	1,101,139	1,101,139	0
0	31,917	31,917	30,475	1,442	237,614	0	237,614	237,614	0
5,887,562	6,356,680	12,244,242	11,182,970	1,061,272	33,093,108	6,197,609	39,290,717	34,249,531	5,041,186
521,073	904,155	1,425,228	1,278,801	146,427	9,384,425	1,822,360	11,206,785	9,917,796	1,288,989
13,046	133,471	146,517	130,212	16,305	165,780	77,830	243,610	221,292	22,318
40,755	46,404	87,159	73,725	13,434	2,437,479	449,870	2,887,349	2,828,299	59,050
27,080	20,961	48,041	44,692	3,349	526,175	130,556	656,731	603,421	53,310
80,939	282,195	363,134	337,705	25,429	3,623,478	504,527	4,128,005	3,796,642	331,363
390	4,901	5,291	5,291	0	29,112	8,945	38,057	17,332	20,725
25,603	31,916	57,519	49,622	7,897	466,873	93,044	559,917	387,175	172,742
333,260	384,307	717,567	637,554	80,013	2,135,528	557,588	2,693,116	2,063,635	629,481
19,172	20,975	40,147	39,160	987	190,410	44,506	234,916	206,836	28,080
712,062	161,348	873,410	839,406	34,004	1,896,559	206,814	2,103,373	1,730,003	373,370
57,138	27,796	84,934	82,035	2,899	239,994	11,984	251,978	203,609	48,369
434,765	155,891	590,656	557,767	32,889	194,127	45,345	239,472	214,694	24,778
56,847	573,914	630,761	562,906	67,855	1,027,964	427,015	1,454,979	1,319,435	135,544
2,829,221	2,544,282	5,373,503	4,944,556	428,947	13,680,050	1,804,567	15,484,617	13,285,153	2,199,464
937,842	1,838,128	2,775,970	2,453,832	322,138	5,658,987	1,767,921	7,426,908	6,581,977	844,931
228,937	881,200	1,110,137	986,747	123,390	2,046,118	720,740	2,766,858	2,528,815	238,043
112,596	32,057	144,653	112,138	32,515	633,788	143,528	777,316	709,580	67,736
3,608	4,423	8,031	8,015	16	227,244	31,678	258,922	211,225	47,697
97,784	228,806	326,590	280,715	45,875	542,736	285,937	828,673	748,279	80,394
38,762	63,949	102,711	93,580	9,131	429,892	103,204	533,096	412,529	120,567
94,721	267,115	361,836	324,980	36,856	556,308	289,865	846,173	777,171	69,002
361,434	360,578	722,012	647,657	74,355	1,222,901	192,969	1,415,870	1,194,378	221,492
319,442	130,191	449,633	424,507	25,126	820,592	67.097	887,689	790,028	97,661
9,078,147	10,614,876	19,693,023	18,039,904	1,653,119	48,145,949	9,093,376	57,239,325	50,252,781	6,986,544
265,000	263,327	528,327	492,423	35,904	1,194,586	238,209	1,432,795	1,279,215	153,580
16,309	18,237	34,546	31,556	2,990	49,085	12,832	61,917	40,808	21,109
8,723	229	8,952	8,952	0	149,042	939	149,981	136,479	13,502
26,413	6,620	33,033	32,797	236	598,736	16,845	615,581	485,829	129,752
126,022	123,584	249,606	225,055	24,551	983,170	158,799	1,141,969	1,007,636	134,333
11,964,615	13,460,230	25,424,845	23,346,588	2,078,257	60,431,674	10,875,040	71,306,714	62,140,028	9,166,686

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,209,295	8,931,611	13,140,906	11,683,190	1,457,716
Individuals, partnerships, and corporations - demand	2,409,183	4,302,069	6,711,252	5,949,228	762,024
Individuals, partnerships, and corporations - time	1,752,941	4,519,459	6,272,400	5,594,109	678,291
Savings deposits	727,653	1,798,088	2,525,741	2,276,260	249,481
Deposits accumulated for payment of personal loans	924	4,503	5,427	5,427	0
Other deposits of individuals, partnerships, and corps.	1,024,364	2,716,868	3,741,232	3,312,422	428,810
Certified and officers' checks, letters of credit, travelers' checks, etc.	47,171	110,083	157,254	139,853	17,401
GOVERNMENT DEPOSITS - TOTAL	513,263	1,536,324	2,049,587	1,877,741	171,846
United States Government - demand	155,292	223,375	378,667	337,334	41,333
United States Government - time	28,016	29,596	57,612	57,361	251
States and subdivisions - demand	162,249	713,613	875,862	796,971	78,891
States and subdivisions - time	167,706	569,740	737,446	686,075	51,371
DOMESTIC INTERBANK DEPOSITS - TOTAL	974,489	484,945	1,459,434	1,268,119	191,315
Commercial banks in the United States - demand	956,572	479,139	1,435,711	1,247,201	188,510
Commercial banks in the United States - time	17,917	3,873	21,790	18,985	2,805
Mutual savings banks in the United States - demand	0	305	305	305	0
Mutual savings banks in the United States - time	0	1,628	1,628	1,628	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	6,209	106	6,315	5,449	866
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	6,209	106	6,315	5,449	866
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	5,703,256	10,952,986	16,656,242	14,834,499	1,821,743
Demand	3,736,676	5,828,690	9,565,366	8,476,341	1,089,025
Time	1,966,580	5,124,296	7,090,876	6,358,158	732,718
MISCELLANEOUS LIABILITIES - TOTAL	570,615	418,711	989,326	879,910	109,416
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	396,337	104,038	500,375	439,925	60,450
Other liabilities for borrowed money	24,310	33,581	57,891	53,991	3,900
Mortgage indebtedness	21,977	7,352	29,329	26,402	2,927
Acceptances outstanding	18,834	1,148	19,982	19,912	70
Other liabilities	109,157	272,592	381,749	339,680	42,069
TOTAL LIABILITIES	6,273,871	11,371,697	17,645,568	15,714,409	1,931,159
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	244	244	236	8
RESERVES ON LOANS AND SECURITIES - TOTAL	64,549	103,580	168,129	149,908	18,221
Reserve for bad debt losses on loans	64,382	97,534	161,916	144,227	17,689
Other reserves on loans	0	2,897	2,897	2,503	394
Reserves on securities	167	3,149	3,316	3,178	138
CAPITAL ACCOUNTS - TOTAL	557,099	1,006,717	1,563,816	1,388,765	175,051
Capital notes and debentures	34,300	16,591	50,891	43,786	7,105
Equity capital - total	522,799	990,126	1,512,925	1,344,979	167,946
Preferred stock	0	4,708	4,708	4,708	0
Common stock	156,247	256,569	412,816	365,662	47,154
Surplus	209,103	376,437	585,540	515,414	70,126
Undivided profits	154,479	327,383	481,862	433,409	48,453
Reserve for contingencies and other capital reserves	2,970	25,029	27,999	25,786	2,213
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,895,519	12,482,238	19,377,757	17,253,318	2,124,439
MEMORANDA					
Demand deposits adjusted[4]	1,767,751	4,709,305	6,477,056	5,774,243	702,813
Average of total deposits for the 15 calendar days ending with call date	5,401,153	10,590,744	15,991,897	14,220,240	1,771,657
Average of total loans for the 15 calendar days ending with call date	3,261,566	5,885,957	9,147,523	8,061,902	1,085,621
Unearned discount on instalment loans included in total capital accounts	378	13,749	14,127	13,075	1,052
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	23.1	16.4	18.8	18.8	18.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	7.3	16.8	13.4	13.4	13.2
Other securities	11.3	13.0	12.4	12.5	11.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.9	51.3	52.6	52.3	54.7
Other assets	3.3	2.5	2.8	2.9	1.7
Total capital accounts	8.1	8.1	8.1	8.0	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.6	11.6	11.6	11.6	11.9
NUMBER OF BANKS	18	789	807	701	106

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
6,659,657	9,802,124	16,461,781	15,008,392	1,453,389	42,449,876	8,259,152	50,709,028	44,418,937	6,290,091
3,746,637	5,100,902	8,847,539	8,110,213	737,326	17,744,171	3,552,703	21,296,874	18,150,335	3,146,539
2,777,503	4,556,378	7,333,881	6,644,147	689,734	23,811,162	4,560,566	28,371,728	25,364,870	3,006,858
710,808	1,542,558	2,253,366	2,021,876	231,490	13,285,031	2,363,733	15,648,764	14,178,350	1,470,414
31,846	77,065	108,911	81,387	27,524	0	11	11	11	0
2,034,849	2,936,755	4,971,604	4,540,884	430,720	10,526,131	2,196,822	12,722,953	11,186,509	1,536,444
135,517	144,844	280,361	254,032	26,329	894,543	145,883	1,040,426	903,732	136,694
1,103,851	1,482,478	2,586,329	2,349,524	236,805	5,645,305	1,178,697	6,824,002	6,110,967	713,035
176,703	127,388	304,091	287,432	16,659	743,409	118,401	861,810	757,235	104,575
30,074	5,304	35,378	34,610	768	140,580	41,320	181,900	159,793	22,107
155,400	538,344	693,744	620,652	73,092	749,657	279,904	1,029,561	933,297	96,264
741,674	811,442	1,553,116	1,406,830	146,286	4,011,659	739,072	4,750,731	4,260,642	490,089
1,577,112	628,170	2,205,282	2,069,289	135,993	1,212,333	65,664	1,277,997	897,798	380,199
1,498,805	593,786	2,092,591	1,965,758	126,833	1,136,829	57,549	1,194,378	833,026	361,352
78,307	33,212	111,519	102,359	9,160	53,838	5,310	59,148	42,073	17,075
0	1,162	1,162	1,162	0	20,666	2,805	23,471	22,199	1,272
0	10	10	10	0	1,000	0	1,000	500	500
48,087	9,396	57,483	55,331	2,152	1,413,386	13,254	1,426,640	1,264,101	162,539
3,026	302	3,328	3,328	0	63,465	982	64,447	61,802	2,645
16,800	0	16,800	16,800	0	1,109,688	1,000	1,110,688	1,003,688	107,000
28,161	9,094	37,255	35,103	2,152	214,783	10,972	225,755	186,618	39,137
100	0	100	100	0	25,450	300	25,750	11,993	13,757
9,388,707	11,922,168	21,310,875	19,482,536	1,828,339	50,720,900	9,516,767	60,237,667	52,691,803	7,545,864
5,744,249	6,515,822	12,260,071	11,277,680	982,391	21,567,523	4,169,199	25,736,722	21,848,244	3,888,478
3,644,458	5,406,346	9,050,804	8,204,856	845,948	29,153,377	5,347,568	34,500,945	30,843,559	3,657,386
1,567,370	412,539	1,979,909	1,894,190	85,719	5,391,193	516,783	5,907,976	4,983,469	924,507
1,186,444	111,187	1,297,631	1,255,141	42,490	2,481,358	148,164	2,629,522	2,267,528	361,994
97,728	6,454	104,182	100,119	4,063	46,714	45,236	91,950	78,180	13,770
66,537	8,132	74,669	70,806	3,863	97,080	10,204	107,284	96,366	10,918
26,413	6,649	33,062	32,825	237	605,259	17,438	622,697	492,016	130,681
190,248	280,117	470,365	435,299	35,066	2,160,782	295,741	2,456,523	2,049,379	407,144
10,956,077	12,334,707	23,290,784	21,376,726	1,914,058	56,112,093	10,033,550	66,145,643	57,675,272	8,470,371
0	0	0	0	0	0	45	45	45	0
125,223	136,273	261,496	244,014	17,482	675,243	109,151	784,394	672,339	112,055
109,388	112,360	221,748	205,989	15,759	674,587	95,667	770,254	670,403	99,851
267	9,955	10,222	9,999	223	38	8,610	8,648	218	8,430
15,568	13,958	29,526	28,026	1,500	618	4,874	5,492	1,718	3,774
883,315	989,250	1,872,565	1,725,848	146,717	3,644,338	732,294	4,376,632	3,792,372	584,260
51,000	13,693	64,693	57,193	7,500	260,819	61,108	321,927	214,057	107,870
832,315	975,557	1,807,872	1,668,655	139,217	3,383,519	671,186	4,054,705	3,578,315	476,390
411	250	661	661	0	0	400	400	0	400
296,076	284,748	580,824	535,214	45,610	966,322	204,549	1,170,871	1,004,461	166,410
365,915	360,938	726,853	666,113	60,740	1,576,006	277,882	1,853,888	1,645,048	208,840
169,913	272,947	442,860	415,600	27,260	780,360	183,768	964,128	867,028	97,100
0	56,674	56,674	51,067	5,607	60,831	4,587	65,418	61,778	3,640
11,964,615	13,460,230	25,424,845	23,346,588	2,078,257	60,431,674	10,875,040	71,306,714	62,140,028	9,166,686
2,765,614	5,437,605	8,203,219	7,461,297	741,922	15,318,780	3,613,954	18,932,734	16,319,824	2,612,910
8,932,656	11,436,935	20,369,591	18,596,251	1,773,340	49,602,250	9,310,215	58,912,465	51,698,427	7,214,038
5,350,649	6,293,045	11,643,694	10,539,781	1,103,913	34,791,852	6,311,568	41,103,420	35,877,833	5,225,587
0	22,643	22,643	21,262	1,381	0	395	395	395	0
20.4	18.1	19.2	19.3	17.4	15.4	12.5	15.0	14.4	18.8
7.0	13.9	10.7	10.4	13.0	9.5	12.6	10.0	10.3	8.2
13.9	13.5	13.7	13.8	12.5	12.4	12.7	12.4	12.6	11.1
54.9	51.4	53.1	53.0	54.0	57.7	58.3	57.8	58.0	56.9
3.7	3.1	3.4	3.4	3.1	4.9	3.9	4.8	4.7	4.9
7.4	7.3	7.4	7.4	7.1	6.0	6.7	6.1	6.1	6.4
10.1	10.3	10.2	10.2	9.8	7.9	8.7	8.0	7.9	8.6
17	617	634	573	61	19	136	155	125	30

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	655,044	46,330	171,934	873,308
Currency and coin	61,533	5,912	29,365	96,810
Reserve with Federal Reserve banks (member banks)	225,991	11,818	0	237,809
Demand balances with banks in U.S. (except American branches of foreign banks)	161,632	20,672	125,675	307,979
Other balances with banks in United States	1,136	500	3,780	5,416
Balances with banks in foreign countries	101	0	0	101
Cash items in process of collection	204,651	7,428	13,114	225,193
INVESTMENT SECURITIES - TOTAL	1,059,179	110,938	585,221	1,755,338
U.S. Treasury securities	432,465	49,574	237,975	720,014
Securities of other U.S. Government agencies and corps	65,513	15,751	96,557	177,821
Obligations of States and subdivisions	553,155	44,913	246,917	844,985
Other securities	8,046	700	3,772	12,518
TRADING ACCOUNT SECURITIES	19,774	0	6,959	26,733
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	138,449	10,850	78,907	228,206
OTHER LOANS AND DISCOUNTS - TOTAL	1,809,639	167,838	716,080	2,693,557
Real estate loans - total	305,099	52,571	224,434	582,104
Secured by farmland	26,120	6,922	56,708	89,750
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	10,746	724	4,531	16,001
Guaranteed by Veterans Administration	1,250	217	454	1,921
Not insured or guaranteed by FHA or VA	126,000	22,993	104,366	253,359
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	13,673	0	75	13,748
Not insured by FHA	2,233	100	2,320	4,653
Secured by other properties	125,077	21,615	55,980	202,672
Loans to domestic commercial and foreign banks	2,728	175	1,306	4,209
Loans to other financial institutions	73,587	1,292	13,652	88,531
Loans to brokers and dealers in securities	8,880	350	114	9,344
Other loans for purchasing or carrying securities	14,170	1,679	6,551	22,400
Loans to farmers (excluding loans on real estate)	35,612	6,605	41,603	83,820
Commercial and industrial loans (incl. open market paper)	644,586	42,537	181,285	868,408
Other loans to individuals - total	655,971	61,763	233,530	951,264
Passenger automobile instalment loans	214,294	27,001	90,111	331,406
Credit cards and related plans:				
Retail (charge account) credit card plans	49,473	237	2,771	52,481
Check credit and revolving credit plans	2,515	67	1,241	3,823
Other retail consumer instalment loans	79,386	6,517	31,676	117,579
Residential repair and modernization instalment loans	27,984	2,833	8,015	38,832
Other instalment loans for personal expenditures	96,017	7,535	34,745	138,297
Single-payment loans for personal expenditures	186,302	17,573	64,971	268,846
All other loans (including overdrafts)	69,006	866	13,605	83,477
TOTAL LOANS AND SECURITIES	3,027,041	289,626	1,387,167	4,703,834
Bank premises, furniture and fixtures, and other assets representing bank premises	79,301	10,137	28,014	117,452
Real estate owned other than bank premises	2,695	689	1,210	4,594
Investments in subsidiaries not consolidated	47	0	152	199
Customers' liabilities on acceptances outstanding	3,053	0	847	3,900
Other assets	25,030	1,969	7,611	34,610
TOTAL ASSETS	3,792,211	348,751	1,596,935	5,737,897

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS			
	STATE BANKS				STATE BANKS		
NATIONAL	F.R. NON-MEMBERS	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	TOTAL
70,822	15,023	85,845	247	340,520	131,401		471,921
12,911	1,932	14,843	53	43,421	14,181		57,602
12,635	0	12,635	0	110,595	11,627		122,222
29,541	10,380	39,921	194	25,718	49,215		74,933
349	500	849	0	15,086	0		15,086
251	17	268	0	2,695	675		3,370
15,135	2,194	17,329	0	143,005	55,703		198,708
174,706	50,445	225,151	1,273	553,999	277,527		831,526
37,910	14,574	52,484	0	160,077	57,506		217,583
37,031	20,852	57,883	1,137	42,911	48,091		91,002
98,201	14,731	112,932	136	344,217	170,571		514,788
1,564	288	1,852	0	6,794	1,359		8,153
0	0	0	0	17,254	5,119		22,373
2,000	11,350	13,350	1,850	750	7,050		7,800
215,934	72,090	288,024	3,618	1,875,276	698,326		2,573,602
91,426	21,193	112,619		497,475	168,967		666,442
1	903	904		4,645	2,434		7,079
15,650	4,360	20,010		265,510	56,839		322,349
556	1,557	2,113		74,507	15,750		90,257
46,524	8,975	55,499		66,963	37,115		104,078
0	0	0		1,493	0		1,493
2,439	973	3,412		2,822	822		3,644
26,256	4,425	30,681		81,535	56,007		137,542
79	0	79		14,863	3,001		17,864
0	575	575		150,214	59,774		209,988
0	0	0		3,100	2,791		5,891
192	173	365		14,817	956		15,773
0	1,241	1,241		193,287	27,499		220,786
68,805	33,670	102,475		484,640	188,770		673,410
54,574	14,591	69,165		498,158	236,828		734,986
16,071	5,779	21,850		175,099	72,176		247,275
4,063	0	4,063		65,400	17,088		82,488
0	0	0		14,859	3,367		18,226
20,797	5,577	26,374		76,369	47,731		124,100
2,421	676	3,097		29,575	17,741		47,316
8,086	1,968	10,054		101,201	27,479		128,680
3,136	591	3,727		35,655	51,246		86,901
858	647	1,505		18,722	9,740		28,462
392,640	133,885	526,525	6,741	2,447,279	988,022		3,435,301
13,040	2,151	15,191	48	62,883	28,520		91,403
1,200	645	1,845	27	822	2,114		2,936
0	0	0	0	320	394		714
766	0	766	0	1,374	1,515		2,889
5,499	2,473	7,972	20	43,377	14,366		57,743
483,967	154,177	638,144	7,083	2,896,575	1,166,332		4,062,907

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,691,034	258,848	1,124,297	4,074,179
Individuals, partnerships, and corporations - demand	1,318,737	114,212	494,587	1,927,536
Individuals, partnerships, and corporations - time	1,348,864	143,408	620,873	2,113,145
Savings deposits	684,711	64,556	254,951	1,004,218
Deposits accumulated for payment of personal loans	5,781	1	953	6,735
Other deposits of individuals, partnerships, and corps.	658,372	78,851	364,969	1,102,192
Certified and officers' checks, letters of credit, travelers' checks, etc.	23,433	1,228	8,837	33,498
GOVERNMENT DEPOSITS - TOTAL	467,230	41,815	257,083	766,128
United States Government - demand	51,563	3,298	22,855	77,716
United States Government - time	2,040	24	461	2,525
States and subdivisions - demand	293,866	25,891	163,948	483,705
States and subdivisions - time	119,761	12,602	69,819	202,182
DOMESTIC INTERBANK DEPOSITS - TOTAL	143,132	3,330	36,775	183,237
Commercial banks in the United States - demand	140,273	1,930	34,616	176,819
Commercial banks in the United States - time	2,686	1,400	2,159	6,245
Mutual savings banks in the United States - demand	173	0	0	173
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	881	0	0	881
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	881	0	0	881
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	3,302,277	303,993	1,418,155	5,024,425
Demand	1,828,926	146,559	724,843	2,700,328
Time	1,473,351	157,434	693,312	2,324,097
MISCELLANEOUS LIABILITIES - TOTAL	154,392	12,215	31,928	198,535
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	46,755	0	550	47,305
Other liabilities for borrowed money	57	0	228	285
Mortgage indebtedness	2,767	4,233	5,267	12,267
Acceptances outstanding	3,053	0	847	3,900
Other liabilities	101,760	7,982	25,036	134,778
TOTAL LIABILITIES	3,456,669	316,208	1,450,083	5,222,960
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	23	0	0	23
RESERVES ON LOANS AND SECURITIES - TOTAL	39,548	4,439	12,921	56,908
Reserve for bad debt losses on loans	39,261	3,350	12,167	54,778
Other reserves on loans	70	23	208	301
Reserves on securities	217	1,066	546	1,829
CAPITAL ACCOUNTS - TOTAL	295,971	28,104	133,931	458,006
Capital notes and debentures	568	500	1,510	2,578
Equity capital - total	295,403	27,604	132,421	455,428
Preferred stock	0	0	0	0
Common stock	84,630	5,748	34,824	125,202
Surplus	123,171	12,585	40,990	176,746
Undivided profits	77,174	9,057	55,246	141,477
Reserve for contingencies and other capital reserves	10,428	214	1,361	12,003
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,792,211	348,751	1,596,935	5,737,897
MEMORANDA				
Demand deposits adjusted[4]	1,432,439	133,903	654,258	2,220,600
Average of total deposits for the 15 calendar days ending with call date	3,197,580	304,268	1,391,625	4,893,473
Average of total loans for the 15 calendar days ending with call date	1,814,006	178,332	699,066	2,691,404
Unearned discount on instalment loans included in total capital accounts	3,477	973	4,589	9,039
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	17.3	13.3	10.8	15.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.1	18.7	20.9	15.6
Other securities	15.3	13.1	16.1	15.4
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.4	51.2	49.8	50.9
Other assets	2.9	3.7	2.4	2.8
Total capital accounts	7.8	8.1	8.4	8.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	10.9	11.1	11.3	11.1
NUMBER OF BANKS	89	20	163	272

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
	STATE BANKS	TOTAL			STATE BANKS		TOTAL
NATIONAL	F.R. NON-MEMBERS			NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
284,241	79,893	364,134	4,458	2,222,326	877,637		3,099,963
159,212	48,001	207,213	2,007	883,299	383,921		1,267,220
120,525	30,343	150,868	2,448	1,308,362	478,068		1,786,430
80,458	20,281	100,739	1,909	596,904	196,046		792,950
0	0	0	25	0	0		0
40,067	10,062	50,129	514	711,458	282,022		993,480
4,504	1,549	6,053	3	30,665	15,648		46,313
151,169	58,621	209,790	2,108	270,643	126,073		396,716
7,357	1,788	9,145	7	32,655	10,694		43,349
5,359	47	5,406	0	33,326	24,847		58,173
23,909	8,167	32,076	726	67,234	16,867		84,101
114,544	48,619	163,163	1,375	137,428	73,665		211,093
1,957	1,018	2,975	0	30,740	8,813		39,553
1,625	239	1,864	0	30,740	8,488		39,228
75	100	175	0	0	325		325
257	429	686	0	0	0		0
0	250	250	0	0	0		0
129	0	129	0	9,540	1,859		11,399
0	0	0	0	982	0		982
0	0	0	0	1,000	0		1,000
129	0	129	0	7,558	1,659		9,217
0	0	0	0	0	200		200
437,496	139,532	577,028	6,566	2,533,249	1,014,382		3,547,631
196,993	60,173	257,166	2,743	1,053,133	437,277		1,490,410
240,503	79,359	319,862	3,823	1,480,116	577,105		2,057,221
11,864	3,674	15,538	20	157,783	66,104		223,887
0	200	200	0	72,150	13,505		85,655
124	0	124	0	1,980	2,296		4,276
103	320	423	0	1,629	4,621		6,250
766	0	766	0	1,374	1,532		2,906
10,871	3,154	14,025	20	80,650	44,150		124,800
449,360	143,206	592,566	6,586	2,691,032	1,080,486		3,771,518
0	0	0	0	0	0		0
5,756	952	6,708	60	26,710	9,188		35,898
5,633	952	6,585	60	26,710	9,168		35,878
0	0	0	0	0	20		20
123	0	123	0	0	0		0
28,851	10,019	38,870	437	178,833	76,658		255,491
160	432	592	0	25,352	13,350		38,702
28,691	9,587	38,278	437	153,481	63,308		216,789
0	0	0	0	0	0		0
8,850	3,546	12,396	100	35,009	19,029		54,038
10,300	4,230	14,530	100	79,553	27,447		107,000
9,041	1,311	10,352	202	38,919	16,790		55,709
500	500	1,000	35	0	42		42
483,967	154,177	638,144	7,083	2,896,575	1,166,332		4,062,907
172,876	55,952	228,828	2,736	846,733	362,392		1,209,125
440,913	135,339	576,252	6,690	2,455,763	989,112		3,444,875
219,203	72,816	292,019	3,686	1,881,776	686,399		2,568,175
0	156	156	18	50	19		69
14.6	9.7	13.5	3.5	11.8	11.3		11.6
15.5	23.0	17.3	16.1	7.0	9.1		7.6
20.6	9.7	18.0	1.9	12.7	15.2		13.4
45.0	54.1	47.2	77.2	64.8	60.5		63.5
4.2	3.4	4.0	1.3	3.8	4.0		3.8
6.0	6.5	6.1	6.2	6.2	6.6		6.3
7.7	8.0	7.8	6.4	7.5	7.8		7.6
5	5	10	1	3	9[13]		12

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	338,496	91,848	199,019	629,363	243
Currency and coin	27,938	5,476	23,110	56,524	16
Reserve with Federal Reserve banks (member banks)	88,085	26,080	0	114,165	0
Demand balances with banks in U.S. (except American branches of foreign banks)	133,071	37,964	162,318	333,353	227
Other balances with banks in United States	2,470	1,000	3,134	6,604	0
Balances with banks in foreign countries	0	0	0	0	0
Cash items in process of collection	86,932	21,328	10,457	118,717	0
INVESTMENT SECURITIES - TOTAL	472,906	121,062	419,926	1,013,894	363
U.S. Treasury securities	193,363	43,631	180,439	417,433	360
Securities of other U.S. Government agencies and corps	48,685	25,702	53,088	127,475	0
Obligations of States and subdivisions	226,791	51,000	183,374	461,165	0
Other securities	4,067	729	3,025	7,821	3
TRADING ACCOUNT SECURITIES	1,747	0	0	1,747	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	67,475	12,300	35,420	115,195	0
OTHER LOANS AND DISCOUNTS - TOTAL	818,282	227,957	592,892	1,639,131	96
Real estate loans - total	207,337	68,041	195,092	470,470	
Secured by farmland	48,621	9,208	75,955	133,784	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	9,354	2,284	4,590	16,228	
Guaranteed by Veterans Administration	1,113	458	971	2,542	
Not insured or guaranteed by FHA or VA	57,340	22,689	69,640	149,669	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	401	0	785	1,186	
Not insured by FHA	2,792	5,086	3,007	10,885	
Secured by other properties	87,716	28,316	40,144	156,176	
Loans to domestic commercial and foreign banks	310	473	2,268	3,051	
Loans to other financial institutions	23,256	4,893	10,317	38,466	
Loans to brokers and dealers in securities	6,812	8,644	543	15,999	
Other loans for purchasing or carrying securities	11,666	715	4,903	17,284	
Loans to farmers (excluding loans on real estate)	56,806	3,637	73,273	133,716	
Commercial and industrial loans (incl. open market paper)	244,647	58,094	163,932	466,673	
Other loans to individuals - total	257,922	81,410	135,962	475,294	
Passenger automobile instalment loans	99,895	32,867	65,461	198,223	
Credit cards and related plans:					
Retail (charge account) credit card plans	7,677	6,200	50	13,927	
Check credit and revolving credit plans	1,217	299	59	1,575	
Other retail consumer instalment loans	30,875	12,653	17,469	60,997	
Residential repair and modernization instalment loans	10,523	4,403	5,038	19,964	
Other instalment loans for personal expenditures	37,135	4,190	19,693	61,018	
Single-payment loans for personal expenditures	70,600	20,798	28,192	119,590	
All other loans (including overdrafts)	9,526	2,050	6,602	18,178	
TOTAL LOANS AND SECURITIES	1,360,410	361,319	1,048,238	2,769,967	459
Bank premises, furniture and fixtures, and other assets representing bank premises	41,203	12,468	15,314	68,985	2
Real estate owned other than bank premises	4,704	180	751	5,635	0
Investments in subsidiaries not consolidated	0	0	0	0	0
Customers' liabilities on acceptances outstanding	385	0	336	721	0
Other assets	13,732	3,814	3,414	20,960	6
TOTAL ASSETS	1,758,930	469,629	1,267,072	3,495,631	710

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
6,599,977	1,500,541	484,956	8,585,474	2,690	690,916	92,794	98,921	882,631	3,413
445,148	82,578	43,648	571,374	0	35,748	5,420	11,574	52,742	1
2,279,524	632,315	0	2,911,839	0	230,311	31,188	0	261,499	0
660,270	58,861	309,532	1,028,663	2,690	165,784	30,399	78,022	274,205	3,412
289,417	1,050	17,552	308,019	0	6,845	0	900	7,745	0
20,682	7,277	40,450	68,409	0	488	0	0	488	0
2,904,936	718,460	73,774	3,697,170	0	251,740	25,787	8,425	285,952	0
9,884,790	1,219,885	1,290,863	12,395,538	5,779	758,691	90,070	271,226	1,119,987	5,853
3,988,434	450,719	509,023	4,948,176	1,080	334,445	48,507	144,182	527,134	2,208
884,396	106,630	230,885	1,221,911	1,351	58,693	1,640	15,398	75,731	0
4,809,113	647,046	519,114	5,975,273	3,298	355,121	38,767	111,027	504,915	0
202,847	15,490	31,841	250,178	50	10,432	1,156	619	12,207	3,645
597,542	214,816	32,443	844,801	0	8,548	0	0	8,548	0
1,221,389	125,350	76,900	1,423,639	0	110,575	12,450	27,650	150,675	0
25,349,495	4,331,780	2,781,267	32,462,542	2,200	1,960,058	282,837	458,634	2,701,529	74,798
7,521,354	1,128,509	941,814	9,591,677	0	390,289	33,875	88,795	512,959	1,489
175,539	16,389	37,217	229,145	0	15,339	2,884	5,566	23,789	0
2,121,065	38,099	72,363	2,231,527	0	35,247	3,345	1,499	40,091	0
459,860	48,622	25,783	534,265	0	30,968	3,789	2,569	37,326	0
3,055,623	285,890	357,935	3,699,448	0	148,755	11,131	37,748	197,634	1,489
5,371	20,682	804	26,857	0	3,890	0	0	3,890	0
344,634	169,898	69,555	584,087	0	13,522	56	1,113	14,691	0
1,359,262	548,929	378,157	2,286,348	0	142,568	12,670	40,300	195,538	0
169,351	23,078	40,133	232,562	0	6,056	459	904	7,419	0
1,273,423	354,137	84,854	1,712,414	0	126,556	4,244	6,605	137,405	0
181,899	48,047	3,096	233,042	0	6,201	289	194	6,684	0
145,284	20,515	13,875	179,674	0	14,504	9,724	3,237	27,465	0
726,662	82,868	45,618	855,148	0	231,694	48,143	53,918	333,755	0
10,122,277	1,929,147	913,600	12,965,024	2	590,265	82,937	135,754	808,956	145
4,523,834	659,476	720,157	5,903,467	0	545,724	86,522	166,355	798,601	73,164
1,740,119	174,731	332,182	2,247,032	0	193,802	22,338	74,811	290,951	24,291
483,314	55,519	17,383	556,216	0	55,935	8,899	3,840	68,674	0
177,126	37,814	18,547	233,487	0	10,202	1,328	2,109	13,639	0
473,457	48,103	73,089	594,649	0	57,687	35,295	21,116	114,098	7,749
283,876	106,940	49,527	440,343	0	17,939	7,935	7,971	33,845	2,664
458,998	46,077	97,003	602,078	0	53,471	5,920	19,100	78,491	31,867
906,944	190,292	132,426	1,229,662	0	156,688	4,807	37,408	198,903	6,593
685,411	86,003	18,120	789,534	2,198	48,769	16,644	2,872	68,285	0
37,053,216	5,891,831	4,181,473	47,126,520	7,979	2,837,872	385,357	757,510	3,980,739	80,651
895,792	125,879	102,518	1,124,189	190	95,464	6,368	13,422	115,254	889
15,804	19,716	7,659	43,179	0	3,755	141	2,205	6,101	1,230
123,159	13,502	0	136,661	0	90	0	0	90	0
414,728	129,726	50,015	594,469	0	2,770	10	12	2,792	0
835,738	122,214	60,284	1,018,236	2,172	45,106	5,093	7,193	57,392	871
45,938,414	7,803,409	4,886,905	58,628,728	13,031	3,675,973	489,763	879,263	5,044,999	87,054

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,294,460	335,447	1,016,427	2,646,334	559
Individuals, partnerships, and corporations - demand	668,588	159,502	511,739	1,339,829	559
Individuals, partnerships, and corporations - time	614,185	170,474	497,581	1,282,240	0
Savings deposits	280,169	85,677	195,060	560,906	0
Deposits accumulated for payment of personal loans	3,886	0	12	3,898	0
Other deposits of individuals, partnerships, and corps.	330,130	84,797	302,509	717,436	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	11,687	5,471	7,107	24,265	0
GOVERNMENT DEPOSITS - TOTAL	151,761	35,934	114,187	301,882	5
United States Government - demand	21,166	3,888	11,496	36,550	0
United States Government - time	635	31	507	1,173	0
States and subdivisions - demand	77,757	19,992	61,214	158,963	5
States and subdivisions - time	52,203	12,023	40,970	105,196	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	111,292	34,913	9,856	156,061	0
Commercial banks in the United States - demand	110,932	34,783	9,780	155,495	0
Commercial banks in the United States - time	360	130	76	566	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	0	0	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,557,513	406,294	1,140,470	3,104,277	564
Demand	890,130	223,636	601,336	1,715,102	564
Time	667,383	182,658	539,134	1,389,175	0
MISCELLANEOUS LIABILITIES - TOTAL	43,616	26,425	12,044	82,085	6
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	16,185	18,345	0	34,530	0
Other liabilities for borrowed money	1,240	0	180	1,420	0
Mortgage indebtedness	43	572	0	615	0
Acceptances outstanding	385	0	336	721	0
Other liabilities	25,763	7,508	11,528	44,799	6
TOTAL LIABILITIES	1,601,129	432,719	1,152,514	3,186,362	570
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	14,813	4,116	8,905	27,834	2
Reserve for bad debt losses on loans	13,517	4,025	8,657	26,199	2
Other reserves on loans	770	0	41	811	0
Reserves on securities	526	91	207	824	0
CAPITAL ACCOUNTS - TOTAL	142,988	32,794	105,653	281,435	138
Capital notes and debentures	7,060	4,531	1,982	13,573	0
Equity capital - total	135,928	28,263	103,671	267,862	138
Preferred stock	0	0	700	700	0
Common stock	36,730	8,475	26,205	71,410	55
Surplus	55,364	10,660	37,472	103,496	45
Undivided profits	39,686	8,723	36,380	84,789	36
Reserve for contingencies and other capital reserves	4,148	405	2,914	7,467	2
TOTAL LIABILITIFS, RESERVES, AND CAPITAL ACCOUNTS	1,758,930	469,629	1,267,072	3,495,631	710
MEMORANDA					
Demand deposits adjusted[4]	671,100	163,637	569,603	1,404,340	564
Average of total deposits for the 15 calendar days ending with call date	1,505,863	393,978	1,110,949	3,010,790	568
Average of total loans for the 15 calendar days ending with call date	800,660	224,387	599,554	1,624,601	96
Unearned discount on instalment loans included in total capital accounts	281	382	2,485	3,148	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.2	19.6	15.7	18.0	34.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.8	14.8	18.4	15.6	50.7
Other securities	13.2	11.0	14.7	13.5	.4
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	50.4	51.2	49.6	50.2	13.5
Other assets	3.4	3.5	1.6	2.8	1.1
Total capital accounts	8.1	7.0	8.3	8.1	19.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.7	9.8	11.9	11.5	129.0
NUMBER OF BANKS	69	12	167	248	2

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
32,548,432	5,275,015	3,532,291	41,355,738	0	2,597,607	332,905	656,771	3,587,283	34,499
13,110,824	2,678,907	1,423,471	17,213,202	0	1,284,518	152,371	331,121	1,768,010	317
18,690,177	2,473,605	2,028,713	23,192,495	0	1,278,036	175,030	315,073	1,768,139	34,182
10,578,423	1,175,686	1,150,854	12,904,963	0	652,202	74,591	187,910	914,703	15,302
0	0	169	169	0	6	0	94	100	0
8,111,754	1,297,919	877,690	10,287,363	0	625,828	100,439	127,069	853,336	18,880
747,431	122,503	80,107	950,041	0	35,053	5,504	10,577	51,134	0
4,401,359	571,397	471,184	5,443,940	0	360,446	34,304	117,110	511,860	0
593,588	91,405	50,127	735,120	0	80,475	6,982	18,733	106,190	0
101,019	15,897	488	117,404	0	7,450	37	352	7,839	0
431,204	50,698	23,746	505,648	0	91,543	9,581	26,017	127,141	0
3,275,548	413,397	396,823	4,085,768	0	180,978	17,704	72,008	270,690	0
674,547	340,832	61,058	1,076,437	0	181,187	46,233	2,210	229,630	0
640,766	325,165	49,288	1,015,219	0	177,835	43,483	2,185	223,503	0
30,267	15,575	11,760	57,602	0	3,253	2,750	25	6,028	0
3,114	92	10	3,216	0	89	0	0	89	0
400	0	0	400	0	10	0	0	10	0
1,204,555	162,518	105,757	1,472,830	0	1,265	0	1	1,266	0
58,887	2,645	17,388	78,920	0	0	0	1	1	0
985,338	107,000	26,009	1,118,347	0	0	0	0	0	0
150,875	39,116	21,770	211,761	0	1,265	0	0	1,265	0
9,455	13,757	40,590	63,802	0	0	0	0	0	0
38,828,893	6,349,762	4,170,290	49,348,945	0	3,140,505	413,442	776,092	4,330,039	34,499
15,736,689	3,310,531	1,665,907	20,713,127	0	1,670,778	217,921	388,634	2,277,333	317
23,092,204	3,039,231	2,504,383	28,635,818	0	1,469,727	195,521	387,458	2,052,706	34,182
3,842,190	867,258	298,180	5,007,628	829	238,236	33,695	26,056	297,987	33,968
1,674,590	334,894	106,715	2,116,199	0	100,040	9,600	1,750	111,390	0
32,098	13,770	5,736	51,604	0	30,011	2,500	263	32,774	16,124
89,677	10,204	14,079	113,960	0	22,497	2,696	3,078	28,271	274
420,565	130,655	50,087	601,307	0	2,780	10	12	2,802	0
1,625,260	377,735	121,563	2,124,558	829	82,908	18,889	20,953	122,750	17,570
42,671,083	7,217,020	4,468,470	54,356,573	829	3,378,741	447,137	802,148	4,628,026	68,467
0	0	45	45	0	0	0	97	97	0
513,364	98,716	39,841	651,921	0	34,256	4,945	7,387	46,588	0
512,442	86,580	33,938	632,960	0	34,149	4,935	7,378	46,462	0
200	8,409	3,049	11,658	0	95	10	0	105	0
722	3,727	2,854	7,303	0	12	0	9	21	0
2,753,967	487,673	378,549	3,620,189	12,202	262,976	37,681	69,631	370,288	18,587
187,045	99,075	36,010	322,130	0	9,117	6,065	1,850	17,032	0
2,566,922	388,598	342,539	3,298,059	12,202	253,859	31,616	67,781	353,256	18,587
0	0	250	250	0	350	0	0	350	0
702,103	138,497	123,940	964,540	3,499	74,470	8,860	22,715	106,045	6,263
1,220,380	172,449	148,467	1,541,296	3,361	110,267	13,538	26,159	149,964	4,089
593,595	74,152	63,939	731,686	5,027	67,730	9,160	18,302	95,192	8,202
50,844	3,500	5,943	60,287	315	1,042	58	605	1,705	33
45,938,414	7,803,409	4,886,905	58,628,728	13,031	3,675,973	489,763	879,263	5,044,999	87,054
11,597,399	2,175,501	1,492,718	15,265,618	0	1,160,728	141,669	359,291	1,661,688	317
38,134,546	6,033,680	4,084,123	48,252,349	0	3,051,885	403,424	750,242	4,205,551	33,214
26,535,253	4,456,810	2,810,422	33,802,485	2,032	1,929,020	282,182	466,248	2,677,450	71,180
0	0	721	721	0	1,967	124	2,027	4,118	0
14.4	19.2	9.9	14.6	20.6	18.8	18.9	11.3	17.5	3.9
10.6	7.1	15.1	10.5	18.7	10.7	10.2	18.1	11.9	2.5
12.2	11.2	11.9	12.1	25.7	10.2	8.2	12.7	10.4	4.2
57.8	57.1	58.5	57.8	16.9	56.3	60.3	55.3	56.5	85.9
5.0	5.3	4.5	5.0	18.1	4.0	2.4	2.6	3.6	3.4
6.0	6.2	7.7	6.2	93.6	7.2	7.7	7.9	7.3	21.4
7.8	8.3	9.7	8.0	131.8	9.9	10.8	10.9	10.2	22.8
60	9	75	144	8	122	17	88	227	43

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	444,135	296,055	151,812	892,002	480
Currency and coin	61,137	37,813	20,654	119,604	51
Reserve with Federal Reserve banks (member banks)	102,120	66,831	0	168,951	0
Demand balances with banks in U.S. (except American branches of foreign banks)	69,975	38,096	119,743	227,814	234
Other balances with banks in United States	20,256	480	1,045	21,781	66
Balances with banks in foreign countries	2,164	5,723	225	8,112	0
Cash items in process of collection	188,483	147,112	10,145	345,740	129
INVESTMENT SECURITIES - TOTAL	686,359	495,961	298,544	1,480,864	1,018
U.S. Treasury securities	123,898	121,674	119,758	365,330	427
Securities of other U.S. Government agencies and corps	38,841	10,733	21,474	71,048	0
Obligations of States and subdivisions	510,775	359,187	138,458	1,008,420	526
Other securities	12,845	4,367	18,854	36,066	65
TRADING ACCOUNT SECURITIES	4,780	3,923	0	8,703	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	10,145	21,000	45,750	76,895	410
OTHER LOANS AND DISCOUNTS - TOTAL	1,668,264	998,692	743,004	3,409,960	1,830
Real estate loans - total	548,992	288,347	325,258	1,162,597	232
Secured by farmland	897	760	596	2,253	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	20,490	6,922	5,715	33,127	0
Guaranteed by Veterans Administration	10,167	2,966	1,530	14,663	0
Not insured or guaranteed by FHA or VA	325,380	174,018	221,863	721,261	208
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	8,475	326	1,037	9,838	0
Not insured by FHA	16,873	1,529	9,878	28,280	0
Secured by other properties	166,710	101,826	84,639	353,175	24
Loans to domestic commercial and foreign banks	2,066	1,502	456	4,024	0
Loans to other financial institutions	146,937	66,268	2,237	215,442	0
Loans to brokers and dealers in securities	41,809	8,300	2,750	52,859	0
Other loans for purchasing or carrying securities	1,125	3,188	1,563	5,876	0
Loans to farmers (excluding loans on real estate)	2,004	2,454	517	4,975	0
Commercial and industrial loans (incl. open market paper)	452,147	291,745	189,355	933,247	1,249
Other loans to individuals - total	427,323	300,277	212,565	940,165	331
Passenger automobile instalment loans	112,221	76,840	52,419	241,480	48
Credit cards and related plans:					
Retail (charge account) credit card plans	36,861	33,750	4,799	75,410	0
Check credit and revolving credit plans	6,392	543	2,842	9,777	0
Other retail consumer instalment loans	16,102	5,821	7,922	29,845	9
Residential repair and modernization instalment loans	26,374	13,700	11,709	51,783	0
Other instalment loans for personal expenditures	71,067	49,456	49,383	169,906	30
Single-payment loans for personal expenditures	158,306	120,167	83,491	361,964	244
All other loans (including overdrafts)	45,861	36,611	8,303	90,775	18
TOTAL LOANS AND SECURITIES	2,369,548	1,519,576	1,087,298	4,976,422	3,258
Bank premises, furniture and fixtures, and other assets representing bank premises	67,410	29,004	23,873	120,287	49
Real estate owned other than bank premises	1,086	61	522	1,669	0
Investments in subsidiaries not consolidated	376	0	0	376	0
Customers' liabilities on acceptances outstanding	9,783	3,138	2,417	15,338	0
Other assets	21,161	15,463	10,637	47,261	8
TOTAL ASSETS	2,913,499	1,863,297	1,276,559	6,053,355	3,795

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
4,253	224,288		228,541	390,920	180,419		571,339
1,128	22,863		23,991	38,873	16,319		55,192
984	67,290		68,274	158,795	51,337		210,132
1,064	90,726		91,790	86,779	27,042		113,821
150	19,067		19,217	33	0		33
0	0		0	1,942	666		2,608
927	24,342		25,269	104,498	85,055		189,553
11,250	432,694		443,944	594,284	279,770		874,054
8,111	204,675		212,786	329,881	151,260		481,141
1,744	33,007		34,751	44,552	5,311		49,863
1,251	185,247		186,498	208,871	116,947		325,818
144	9,765		9,909	10,980	6,252		17,232
0	0		0	0	0		0
3,100	5,100		8,200	102,425	31,700		134,125
19,389	736,379		755,768	1,071,558	504,005		1,575,563
11,264	250,649		261,913	326,611	150,521		477,132
1,062	15,149		16,211	659	1,214		1,873
334	6,315		6,649	7,677	1,644		9,321
183	1,106		1,289	11,201	2,702		13,903
8,136	135,591		143,727	122,988	39,797		162,785
0	0		0	6,998	4,642		11,640
0	8,079		8,079	17,011	32,745		49,756
1,549	84,409		85,958	160,077	67,777		227,854
1,000	1,610		2,610	1,565	1,500		3,065
0	10,821		10,821	119,243	77,478		196,721
0	4,174		4,174	10,207	7,209		17,416
0	1,169		1,169	2,839	4,489		7,328
307	4,597		4,904	0	0		0
1,877	188,171		190,048	324,548	107,269		431,817
4,218	265,087		269,305	254,321	139,603		393,924
1,156	70,914		72,070	71,779	23,764		95,543
0	10,502		10,502	46,001	0		46,001
0	11,470		11,470	1,082	0		1,082
176	33,631		33,807	12,589	14,168		26,757
200	8,565		8,765	5,163	16,490		21,653
1,930	41,063		42,993	31,670	34,240		65,910
756	88,942		89,698	86,037	50,941		136,978
723	10,101		10,824	32,224	15,936		48,160
33,739	1,174,173		1,207,912	1,768,267	815,475		2,583,742
652	25,301		25,953	26,702	10,244		36,946
15	305		320	5,676	117		5,793
0	5		5	0	0		0
0	0		0	85	543		628
96	13,349		13,445	26,864	7,695		34,559
38,755	1,437,421		1,476,176	2,218,514	1,014,493		3,233,007

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OE BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,196,226	1,252,151	1,033,519	4,481,896	2,824
Individuals, partnerships, and corporations - demand	1,140,081	752,248	493,040	2,385,369	2,524
Individuals, partnerships, and corporations - time	1,016,288	488,236	523,822	2,028,346	254
Savings deposits	610,744	291,602	400,240	1,302,586	244
Deposits accumulated for payment of personal loans	71	0	14	85	10
Other deposits of individuals, partnerships, and corps.	405,473	196,634	123,568	725,675	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	39,857	11,667	16,657	58,181	46
GOVERNMENT DEPOSITS - TOTAL	250,165	283,589	65,562	599,316	2
United States Government - demand	61,865	42,262	19,303	123,430	0
United States Government - time	37	360	0	397	0
States and subdivisions - demand	78,123	104,825	34,866	217,814	2
States and subdivisions - time	110,140	136,142	11,393	257,675	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	55,600	72,878	8,139	136,617	0
Commercial banks in the United States - demand	35,065	53,890	1,340	90,295	0
Commercial banks in the United States - time	1,400	43	0	1,443	0
Mutual savings banks in the United States - demand	16,435	18,945	6,799	42,179	0
Mutual savings banks in the United States - time	2,700	0	0	2,700	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	2,409	74	1,224	3,707	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	2,409	74	1,224	3,707	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,504,400	1,608,692	1,108,444	5,221,536	2,826
Demand	1,373,835	983,911	573,229	2,930,975	2,572
Time	1,130,565	624,781	535,215	2,290,561	254
MISCELLANEOUS LIABILITIES - TOTAL	169,705	87,803	48,937	306,445	8
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	50,774	24,410	0	75,184	0
Other liabilities for borrowed money	7,305	0	2,524	9,829	0
Mortgage indebtedness	250	1,122	6,689	8,061	0
Acceptances outstanding	9,783	3,138	2,417	15,338	0
Other liabilities	101,593	59,133	37,307	198,033	8
TOTAL LIABILITIES	2,674,105	1,696,495	1,157,381	5,527,981	2,834
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	31,224	20,637	14,940	66,801	0
Reserve for bad debt losses on loans	31,153	20,637	14,304	66,094	0
Other reserves on loans	70	0	397	467	0
Reserves on securities	1	0	239	240	0
CAPITAL ACCOUNTS - TOTAL	208,170	146,165	104,238	458,573	961
Capital notes and debentures	11,750	14,750	799	27,299	0
Equity capital - total	196,420	131,415	103,439	431,274	961
Preferred stock	0	0	0	0	0
Common stock	50,413	33,844	22,923	107,180	200
Surplus	111,620	60,674	59,679	231,973	150
Undivided profits	34,305	36,897	20,263	91,465	545
Reserve for contingencies and other capital reserves	82	0	574	656	66
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,913,499	1,863,297	1,276,559	6,053,355	3,795
MEMORANDA					
Demand deposits adjusted[4]	1,088,422	740,647	542,441	2,371,510	2,443
Average of total deposits for the 15 calendar days ending with call date	2,417,449	1,529,923	1,084,046	5,031,418	2,410
Average of total loans for the 15 calendar days ending with call date	1,667,558	979,344	774,985	3,421,887	2,230
Unearned discount on instalment loans included in total capital accounts	174	0	675	849	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.2	15.9	11.9	14.7	12.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	5.6	7.1	11.1	7.2	11.3
Other securities	18.1	19.7	12.3	17.4	15.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.6	54.7	61.8	57.6	59.0
Other assets	3.4	2.6	2.9	3.1	1.5
Total capital accounts	7.1	7.8	8.2	7.6	25.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.9	10.1	10.4	9.6	33.3
NUMBER OF BANKS	26	4	28	58	3

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
34,335	1,106,839		1,141,174	1,806,347	840,833		2,647,180
13,725	650,444		664,169	1,015,341	472,512		1,487,853
20,320	451,346		471,666	743,367	355,955		1,099,322
18,072	240,325		258,397	356,884	174,199		531,083
0	184		184	14,412	15,831		30,243
2,248	210,837		213,085	372,071	165,925		537,996
290	5,049		5,339	47,639	12,366		60,005
707	120,529		121,236	38,312	20,625		58,937
545	43,934		44,479	33,053	20,038		53,091
0	85		85	3,996	500		4,496
137	14,619		14,756	732	87		819
25	61,891		61,916	531	0		531
0	17,580		17,580	35,739	20,465		56,204
0	12,324		12,324	35,739	20,465		56,204
0	0		0	0	0		0
0	5,256		5,256	0	0		0
0	0		0	0	0		0
0	12		12	70,594	18,408		89,002
0	0		0	40,127	5,335		45,462
0	0		0	22,592	7,243		29,835
0	12		12	7,875	5,830		13,705
0	0		0	0	0		0
35,042	1,244,960		1,280,002	1,950,992	900,331		2,851,323
14,697	731,638		746,335	1,180,506	536,633		1,717,139
20,345	513,322		533,667	770,486	363,698		1,134,184
483	51,792		52,275	71,139	19,198		90,337
0	7,831		7,831	26,200	3,400		29,600
0	2,866		2,866	15,959	0		15,959
0	0		0	0	0		0
0	0		0	85	543		628
483	41,095		41,578	28,895	15,255		44,150
35,525	1,296,752		1,332,277	2,022,131	919,529		2,941,660
0	0		0	0	0		0
30	12,725		12,755	20,385	6,918		27,303
30	12,634		12,664	19,858	6,918		26,776
0	91		91	0	0		0
0	0		0	527	0		527
3,200	127,944		131,144	175,998	88,046		264,044
0	0		0	907	12,500		13,407
3,200	127,944		131,144	175,091	75,546		250,637
0	0		0	1,597	0		1,597
1,045	33,843		34,888	39,038	11,598		50,636
1,381	68,427		69,808	91,595	32,005		123,600
770	25,488		26,258	41,968	31,237		73,205
4	186		190	893	706		1,599
38,755	1,437,421		1,476,176	2,218,514	1,014,493		3,233,007
13,225	651,038		664,263	1,007,216	411,075		1,418,291
33,770	1,235,746		1,269,516	1,913,067	870,115		2,783,182
19,310	761,022		780,332	1,063,147	509,543		1,572,690
60	7		67	0	0		0
11.0	15.6		15.5	17.6	17.8		17.7
25.4	16.5		16.8	16.9	15.4		16.4
3.6	13.6		13.3	9.9	12.1		10.6
58.0	51.6		51.8	52.9	52.8		52.9
2.0	2.7		2.7	2.7	1.8		2.4
8.3	8.9		8.9	7.9	8.7		8.2
12.1	12.7		12.7	11.8	12.9		12.1
5	13[14]		18	11	3[15]		14

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,078,244	89,690	499,797	2,667,731	7,526
Currency and coin	181,013	9,142	82,654	272,809	283
Reserve with Federal Reserve banks (member banks)	506,847	13,394	0	520,241	0
Demand balances with banks in U.S. (except American branches of foreign banks)	744,934	29,747	387,493	1,162,174	6,702
Other balances with banks in United States	20,522	53	5,383	25,958	0
Balances with banks in foreign countries	2,499	491	138	3,128	0
Cash items in process of collection	622,429	36,863	24,129	683,421	541
INVESTMENT SECURITIES - TOTAL	3,008,705	117,720	2,043,749	5,170,174	12,842
U.S. Treasury securities	1,090,781	46,814	958,271	2,095,866	7,591
Securities of other U.S. Government agencies and corps.	405,977	7,111	262,999	676,087	904
Obligations of States and subdivisions	1,483,868	62,931	814,408	2,361,207	4,030
Other securities	28,079	864	8,071	37,014	317
TRADING ACCOUNT SECURITIES	31,242	0	0	31,242	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	441,023	25,000	227,199	693,222	0
OTHER LOANS AND DISCOUNTS - TOTAL	4,296,559	190,529	2,219,893	6,706,981	21,110
Real estate loans - total	993,241	65,276	592,889	1,651,406	7,952
Secured by farmland	27,590	3,476	50,373	81,439	5,418
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	118,096	14,500	13,733	146,329	0
Guaranteed by Veterans Administration	30,349	3,681	6,727	40,757	0
Not insured or guaranteed by FHA or VA	276,498	16,745	205,459	498,702	124
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	10,415	355	423	11,193	0
Not insured by FHA	48,174	1,139	27,674	76,987	0
Secured by other properties	482,119	25,380	288,500	795,999	2,410
Loans to domestic commercial and foreign banks	14,775	1,317	5,671	21,763	0
Loans to other financial institutions	168,464	1,642	21,120	191,226	28
Loans to brokers and dealers in securities	27,147	95	16,685	43,927	0
Other loans for purchasing or carrying securities	47,964	1,307	18,598	67,869	0
Loans to farmers (excluding loans on real estate)	54,893	4,782	46,918	106,593	0
Commercial and industrial loans (incl. open market paper)	1,493,962	75,604	580,237	2,149,803	5,289
Other loans to individuals - total	1,405,235	38,783	914,716	2,358,734	5,140
Passenger automobile instalment loans	454,387	12,949	349,210	816,546	1,550
Credit cards and related plans:					
Retail (charge account) credit card plans	84,957	6,004	31,319	122,280	0
Check credit and revolving credit plans	23,321	7	3,005	26,333	0
Other retail consumer instalment loans	237,333	3,738	142,411	383,482	909
Residential repair and modernization instalment loans	68,083	2,995	48,334	119,412	0
Other instalment loans for personal expenditures	167,242	3,606	112,315	283,163	2,294
Single-payment loans for personal expenditures	369,912	9,484	228,122	607,518	387
All other loans (including overdrafts)	90,878	1,723	23,059	115,660	2,701
TOTAL LOANS AND SECURITIES	7,777,529	333,249	4,490,841	12,601,619	33,952
Bank premises, furniture and fixtures, and other assets representing bank premises	206,620	7,296	92,450	306,366	928
Real estate owned other than bank premises	10,443	642	4,470	15,555	72
Investments in subsidiaries not consolidated	1,520	79	476	2,075	0
Customers' liabilities on acceptances outstanding	6,041	441	15,747	22,229	0
Other assets	115,671	4,125	44,690	164,486	80
TOTAL ASSETS	10,196,068	435,522	5,148,471	15,780,061	42,558

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
841,201	188,477	357,931	1,387,609	820	214,652	20,130	130,791	31,940	28,646	191,377
49,915	10,379	60,464	120,758	117	35,523	7	9,644	2,304	2,796	14,744
260,254	46,553	0	306,807	0	2,195	0	51,638	14,258	0	65,896
109,858	34,250	255,689	399,797	559	76,020	9,672	15,388	7,130	22,596	45,114
2,376	2,800	13,766	18,942	99	247	10,451	300	0	999	1,299
873	1,090	0	1,963	0	1,671	0	0	0	0	0
417,925	93,405	28,012	539,342	45	98,996	0	53,821	8,248	2,255	64,324
754,865	188,862	919,178	1,862,905	371	438,191	9,791	292,074	58,215	55,946	406,235
256,384	72,882	380,127	709,393	350	121,103	0	106,394	32,622	22,710	161,726
42,589	6,057	130,372	179,018	0	32,537	0	3,243	812	3,165	7,220
421,681	98,752	388,953	909,386	0	266,561	4,467	179,716	24,458	30,063	234,237
34,211	11,171	19,726	65,108	21	17,990	5,324	2,721	323	8	3,052
49,718	14,576	0	64,294	0	33	0	0	10	0	10
212,840	102,450	115,331	430,621	0	9,800	0	7,151	8,825	2,250	18,226
2,540,321	533,804	1,655,658	4,729,783	3,380	1,133,374	11,534	606,227	137,450	123,105	866,782
440,753	100,821	574,508	1,116,082	2,355	463,962	4,759	159,658	15,976	17,734	193,368
29,154	6,034	141,489	176,677	219	3,099	0	2,772	2,033	950	5,755
22,938	701	3,965	27,604	191	44,993	992	76,447	1,194	2,689	80,330
13,284	536	336	14,156	21	27,454	828	13,564	461	1,019	15,044
195,722	38,353	280,620	514,695	1,890	182,706	2,500	41,546	2,865	6,628	51,039
0	6,537	215	6,752	9	4,735	0	93	43	0	136
2,333	8,884	11,811	23,028	0	41,063	0	1,100	0	33	1,133
177,322	39,776	136,072	353,170	25	159,912	439	24,136	9,380	6,415	39,931
18,068	9,165	41,770	69,003	0	2,596	0	0	0	0	0
151,579	21,819	29,687	203,085	0	28,322	0	7,771	1,630	3,351	12,752
8,502	1,114	2,093	11,709	0	717	0	1,852	20	0	1,872
16,918	10,794	12,431	40,143	4	5,182	4,637	4,614	64	402	5,080
23,354	3,688	88,880	115,922	138	10,931	0	101,372	30,725	36,183	168,280
903,482	200,954	306,654	1,411,090	43	338,759	0	137,518	41,928	29,816	209,262
919,420	173,606	578,479	1,671,505	648	258,438	0	185,042	46,433	34,725	266,200
225,518	29,975	217,076	472,569	165	80,137	0	87,122	20,933	11,994	120,049
123,050	13,696	19,346	156,092	0	18,689	0	11,521	444	1,972	13,937
11,162	2,445	965	14,572	0	10,392	0	6,643	911	504	8,058
93,784	21,587	78,518	193,889	40	9,259	0	28,801	8,720	8,622	46,143
35,870	2,346	25,944	64,160	179	17,826	0	12,698	2,982	1,812	17,492
124,250	24,324	103,366	251,940	185	72,893	0	19,688	3,623	4,721	28,032
305,786	79,233	133,264	518,283	79	49,242	0	18,569	8,820	5,100	32,489
58,245	11,843	21,156	91,244	192	24,467	2,138	8,400	674	894	9,968
3,557,744	839,692	2,690,167	7,087,603	3,751	1,581,398	21,325	905,452	204,500	181,301	1,291,253
162,196	45,981	60,541	268,718	46	55,738	1,578	18,085	5,086	3,256	26,427
2,820	1,050	2,612	6,482	2	644	171	88	178	336	602
12,110	0	206	12,316	0	0	0	0	0	300	300
10,499	1,995	2	12,496	0	19,854	0	0	0	0	0
52,848	15,463	16,312	84,623	29	30,194	621	11,378	2,309	2,824	16,511
4,639,418	1,092,658	3,127,771	8,859,847	4,648	1,902,480	43,825	1,065,794	244,013	216,663	1,526,470

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	7,020,572	308,202	3,900,056	11,228,830	30,768
Individuals, partnerships, and corporations - demand	3,456,066	164,692	1,835,993	5,456,751	9,766
Individuals, partnerships, and corporations - time	3,473,742	139,897	2,010,447	5,624,086	20,922
Savings deposits	1,627,860	64,739	1,045,539	2,738,138	19,074
Deposits accumulated for payment of personal loans	814	0	1,395	2,209	0
Other deposits of individuals, partnerships, and corps.	1,845,068	75,158	963,513	2,883,739	1,848
Certified and officers' checks, letters of credit, travelers' checks, etc.	90,764	3,613	53,616	147,993	80
GOVERNMENT DEPOSITS - TOTAL	1,107,994	56,007	646,396	1,810,397	2,637
United States Government - demand	113,680	6,343	66,992	187,015	386
United States Government - time	747	0	419	1,166	0
States and subdivisions - demand	391,563	14,638	258,215	664,416	852
States and subdivisions - time	602,004	35,026	320,770	957,800	1,399
DOMESTIC INTERBANK DEPOSITS - TOTAL	816,697	26,470	41,549	884,716	0
Commercial banks in the United States - demand	806,662	25,005	39,439	871,106	0
Commercial banks in the United States - time	9,542	1,460	2,110	13,112	0
Mutual savings banks in the United States - demand	493	5	0	498	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	11,507	1,668	653	13,828	0
Foreign governments, central banks, etc. - demand	777	15	0	792	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	10,730	1,653	653	13,036	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	8,956,770	392,347	4,588,654	13,937,771	33,405
Demand	4,870,735	215,964	2,254,908	7,341,607	11,084
Time	4,086,035	176,383	2,333,746	6,596,164	22,321
MISCELLANEOUS LIABILITIES - TOTAL	441,322	7,659	130,729	579,710	2,385
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	180,536	0	5,000	185,536	0
Other liabilities for borrowed money	19,386	0	314	19,700	0
Mortgage indebtedness	12,065	740	3,513	16,318	0
Acceptances outstanding	6,050	441	15,919	22,410	0
Other liabilities	223,285	6,478	105,983	335,746	2,385
TOTAL LIABILITIES	9,398,092	400,006	4,719,383	14,517,481	35,790
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	77,061	2,997	39,633	119,691	287
Reserve for bad debt losses on loans	75,083	2,925	38,209	116,217	287
Other reserves on loans	1,507	72	267	1,846	0
Reserves on securities	471	0	1,157	1,628	0
CAPITAL ACCOUNTS - TOTAL	720,915	32,519	389,455	1,142,889	6,481
Capital notes and debentures	30,725	0	6,706	37,431	0
Equity capital - total	690,190	32,519	382,749	1,105,458	6,481
Preferred stock	0	0	200	200	0
Common stock	227,476	10,600	135,889	373,965	2,052
Surplus	298,180	15,825	163,469	477,474	2,302
Undivided profits	145,601	5,694	78,108	229,403	1,000
Reserve for contingencies and other capital reserves	18,933	400	5,083	24,416	1,127
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,196,068	435,522	5,148,471	15,780,061	42,558
MEMORANDA					
Demand deposits adjusted[4]	3,327,964	147,753	2,124,348	5,600,065	10,157
Average of total deposits for the 15 calendar days ending with call date	8,521,089	378,959	4,479,990	13,380,038	32,344
Average of total loans for the 15 calendar days ending with call date	4,279,368	198,826	2,261,717	6,739,911	21,336
Unearned discount on instalment loans included in total capital accounts	1,458	29	5,032	6,519	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	20.4	20.6	9.7	16.9	17.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.7	12.4	23.7	17.6	20.0
Other securities	15.1	14.6	16.0	15.4	10.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	46.5	49.5	47.5	46.9	49.6
Other assets	3.3	2.9	3.1	3.2	2.5
Total capital accounts	7.1	7.5	7.6	7.2	15.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.3	10.9	10.6	10.4	23.6
NUMBER OF BANKS	215	9	271	495	5

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
2,934,602	661,782	2,329,203	5,925,587	3,487	1,313,865	20,385	819,545	194,410	166,917	1,180,872
1,651,110	356,595	1,104,932	3,112,637	2,175	594,804	20,385	340,010	89,809	69,283	499,102
1,255,246	292,814	1,208,181	2,756,241	1,294	694,987	0	470,783	101,791	95,896	668,470
379,160	82,103	387,254	848,517	1,254	395,069	0	103,928	38,484	41,116	183,528
193	0	783	976	0	0	0	0	0	16	16
875,893	210,711	820,144	1,906,748	40	299,918	0	366,855	63,307	54,764	484,926
28,246	12,373	16,090	56,709	18	24,074	0	8,752	2,810	1,738	13,300
431,051	84,196	351,716	866,963	86	304,875	0	119,009	23,060	23,595	165,664
76,918	20,631	50,721	148,270	0	35,430	0	7,883	1,129	2,305	11,317
1,973	50	385	2,408	0	6,929	0	297	805	0	1,102
210,628	39,828	160,657	411,113	80	32,812	0	79,897	15,954	15,517	111,368
141,532	23,687	139,953	305,172	6	229,704	0	30,932	5,172	5,773	41,877
327,696	88,125	26,969	442,790	0	20,830	0	2,867	1,114	1,649	5,630
314,847	75,491	24,543	414,881	0	16,541	0	2,567	1,114	1,649	5,330
12,799	12,435	2,426	27,660	0	3,843	0	300	0	0	300
0	199	0	199	0	446	0	0	0	0	0
50	0	0	50	0	0	0	0	0	0	0
11,429	683	0	12,112	0	15,791	0	0	0	0	0
0	0	0	0	0	84	0	0	0	0	0
8,000	0	0	8,000	0	7,500	0	0	0	0	0
3,429	683	0	4,112	0	7,207	0	0	0	0	0
0	0	0	0	0	1,000	0	0	0	0	0
3,704,778	834,786	2,707,888	7,247,452	3,573	1,655,361	20,385	941,421	218,584	192,161	1,352,166
2,285,178	505,800	1,356,943	4,147,921	2,273	711,398	20,385	439,109	110,816	90,492	640,417
1,419,600	328,986	1,350,945	3,099,531	1,300	943,963	0	502,312	107,768	101,669	711,749
490,978	152,294	114,373	757,645	11	83,147	9,231	43,629	5,545	7,155	56,329
273,872	85,725	3,390	362,987	0	1,700	0	1,600	100	800	2,500
45,333	17,762	4,868	67,963	0	436	1,689	11,814	0	90	11,904
23,751	6,826	6,316	36,893	0	10,351	0	66	0	612	678
10,499	1,995	2	12,496	0	19,874	0	0	0	0	0
137,523	39,986	99,797	277,306	11	50,786	7,542	30,149	5,445	5,653	41,247
4,195,756	987,080	2,822,261	8,005,097	3,584	1,738,508	29,616	985,050	224,129	199,316	1,408,495
0	0	0	0	0	0	0	0	0	0	0
51,275	9,287	33,166	93,728	51	15,969	0	9,991	2,633	1,928	14,552
49,312	9,262	29,708	88,282	51	15,969	0	9,991	2,633	1,928	14,552
272	25	947	1,244	0	0	0	0	0	0	0
1,691	0	2,511	4,202	0	0	0	0	0	0	0
392,387	96,291	272,344	761,022	1,013	148,003	14,209	70,753	17,251	15,419	103,423
53,493	4,000	6,625	64,118	0	26,900	0	0	2,540	150	2,690
338,894	92,291	265,719	696,904	1,013	121,103	14,209	70,753	14,711	15,269	100,733
0	0	0	0	0	0	0	0	400	0	400
77,218	20,918	77,270	175,406	316	33,391	4,374	18,800	3,905	5,653	28,358
137,946	41,224	106,929	286,099	538	49,482	5,035	36,514	6,010	6,499	49,023
86,290	23,846	59,263	169,399	152	35,062	4,790	15,439	4,396	2,557	22,392
37,440	6,303	22,257	66,000	7	3,168	10	0	0	560	560
4,639,418	1,092,658	3,127,771	8,859,847	4,648	1,902,480	43,825	1,065,794	244,013	216,663	1,526,470
1,475,488	316,273	1,253,667	3,045,428	2,228	560,431	20,385	374,838	100,325	84,283	559,446
3,635,212	819,535	2,668,274	7,123,021	3,471	1,587,539	19,600	922,701	215,451	185,637	1,323,789
2,527,130	650,000	1,666,661	4,843,791	3,347	1,131,578	10,300	606,107	145,672	120,585	872,364
402	193	10,464	11,059	1	0	0	22	0	0	22
18.1	17.2	11.4	15.7	17.6	11.3	45.9	12.3	13.1	13.2	12.5
6.4	7.2	16.3	10.0	7.5	8.1	.0	10.3	13.7	11.9	11.1
10.9	11.4	13.1	11.7	.5	15.0	22.3	17.1	10.2	13.9	15.5
59.3	58.2	56.6	58.2	72.7	60.1	26.3	57.6	59.9	57.9	58.0
5.2	5.9	2.5	4.3	1.7	5.6	5.4	2.8	3.1	3.1	2.9
8.5	8.8	8.7	8.6	15.4	7.8	32.4	6.6	7.1	7.1	6.8
11.1	11.6	11.4	11.3	27.0	9.4	60.0	8.5	9.6	9.3	8.8
62	10	362	434	7	7	3	7	6	11	24

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,896,449	993,427	752,471	5,642,347	17,577
Currency and coin	263,871	38,538	94,584	396,993	249
Reserve with Federal Reserve banks (member banks)	1,390,659	387,040	0	1,777,699	0
Demand balances with banks in U.S. (except American branches of foreign banks)	519,341	148,088	606,303	1,273,732	17,242
Other balances with banks in United States	46,502	6,216	12,753	65,471	86
Balances with banks in foreign countries	14,676	5,238	1,407	21,321	0
Cash items in process of collection	1,661,400	408,307	37,424	2,107,131	0
INVESTMENT SECURITIES - TOTAL	7,136,460	1,629,129	2,947,768	11,713,357	99,666
U.S. Treasury securities	3,031,133	874,685	1,373,975	5,279,793	17,480
Securities of other U.S. Government agencies and corps	666,785	129,976	525,550	1,322,311	1,598
Obligations of States and subdivisions	3,268,780	567,610	985,794	4,822,184	65,752
Other securities	169,762	56,858	62,449	289,069	14,836
TRADING ACCOUNT SECURITIES	635,233	190,761	558	826,552	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	677,644	196,550	193,120	1,067,314	0
OTHER LOANS AND DISCOUNTS - TOTAL	14,268,458	2,998,987	3,688,701	20,956,146	26,604
Real estate loans - total	2,577,220	482,815	1,206,152	4,266,187	2,917
Secured by farmland	146,368	22,413	120,685	289,466	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	146,449	13,204	67,436	227,089	102
Guaranteed by Veterans Administration	44,031	6,545	33,994	84,570	0
Not insured or guaranteed by FHA or VA	1,289,062	278,559	606,742	2,174,363	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	41,669	387	4,999	47,055	0
Not insured by FHA	114,512	13,158	50,373	178,043	0
Secured by other properties	795,129	148,549	321,923	1,265,601	2,815
Loans to domestic commercial and foreign banks	130,269	21,291	29,589	181,149	0
Loans to other financial institutions	1,181,463	290,443	88,864	1,560,770	20,670
Loans to brokers and dealers in securities	283,495	99,483	23,040	406,018	0
Other loans for purchasing or carrying securities	262,149	145,172	32,201	439,522	0
Loans to farmers (excluding loans on real estate)	350,310	64,256	324,420	738,986	0
Commercial and industrial loans (incl. open market paper)	6,805,818	1,351,471	924,998	9,082,287	3,017
Other loans to individuals - total	2,306,614	489,441	1,034,585	3,830,640	0
Passenger automobile instalment loans	702,048	114,694	433,235	1,249,977	0
Credit cards and related plans:					
Retail (charge account) credit card plans	86,800	16,423	9,681	112,904	0
Check credit and revolving credit plans	22,765	23,789	4,730	51,284	0
Other retail consumer instalment loans	303,205	42,628	104,749	450,582	0
Residential repair and modernization instalment loans	124,073	17,622	58,979	200,674	0
Other instalment loans for personal expenditures	307,678	39,785	153,045	500,508	0
Single-payment loans for personal expenditures	760,045	234,500	270,166	1,264,711	0
All other loans (including overdrafts)	371,120	54,615	24,852	450,587	0
TOTAL LOANS AND SECURITIES	22,717,795	5,015,427	6,830,147	34,563,369	126,270
Bank premises, furniture and fixtures, and other assets representing bank premises	398,429	110,368	121,649	630,446	10,321
Real estate owned other than bank premises	10,314	2,494	9,344	22,152	5,012
Investments in subsidiaries not consolidated	54,896	0	614	55,510	17,025
Customers' liabilities on acceptances outstanding	246,731	12,905	13,821	273,457	0
Other assets	495,895	64,199	59,724	619,818	20,867
TOTAL ASSETS	27,820,509	6,198,820	7,787,770	41,807,099	197,072

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE. MEMBERS			
1,534,281	147,007	371,695	2,052,983	978	519,056	194,690	389,986	1,103,732	2,846
110,455	18,608	51,539	180,602	99	31,096	16,770	44,418	92,284	120
308,648	44,047	0	352,695	0	109,529	66,513	0	176,042	0
345,767	64,289	265,559	675,615	879	135,438	49,182	308,845	493,465	2,698
3,513	410	2,631	6,554	0	100	100	5,660	5,860	0
1,129	0	4	1,133	0	39	0	0	39	0
764,769	19,653	51,962	836,384	0	242,854	62,125	31,063	336,042	28
1,828,819	385,123	1,290,381	3,504,323	6,266	650,842	405,951	1,306,510	2,363,303	5,711
876,162	230,931	702,859	1,809,952	6,106	311,205	198,967	697,480	1,207,652	4,326
175,349	32,284	140,758	348,391	0	66,782	36,995	174,025	277,802	536
752,516	113,839	420,022	1,286,377	150	264,964	167,800	416,278	849,042	698
24,792	8,069	26,742	59,603	10	7,891	2,189	18,727	28,807	151
59,739	0	363	60,102	0	720	0	0	720	0
486,184	44,200	199,661	730,045	0	66,609	30,337	70,539	167,485	0
3,667,955	546,555	1,779,186	5,993,696	70	1,170,060	544,130	1,966,424	3,680,614	8,024
1,149,958	211,135	704,680	2,065,773	23	289,949	145,728	476,462	912,139	1,088
57,189	33,098	106,105	196,392	0	21,786	17,297	100,077	139,160	522
68,141	10,370	15,358	93,869	23	19,694	6,528	21,594	47,816	2
17,731	1,602	3,133	22,466	0	13,025	3,087	6,641	22,753	0
593,123	115,603	408,158	1,116,884	0	151,635	65,222	233,130	449,987	435
11,271	0	2,826	14,097	0	0	1,590	485	2,075	0
9,579	2,118	5,749	17,446	0	2,378	3,060	5,844	11,282	0
392,924	48,344	163,351	604,619	0	81,431	48,944	108,691	239,066	129
9,277	25	7,683	16,985	0	1,383	350	8,498	10,231	0
193,875	14,248	19,984	228,107	0	33,423	13,478	32,620	79,521	0
45,814	1,300	2,913	50,027	0	5,417	2,321	3,876	11,614	0
28,177	1,929	8,754	38,860	0	17,810	3,473	15,994	37,277	6
86,964	45,713	171,089	303,766	0	234,715	104,247	753,134	1,092,096	5,283
1,019,020	115,296	320,749	1,455,065	0	300,860	140,273	310,935	752,068	620
1,053,412	145,394	528,305	1,727,111	0	273,236	124,189	347,219	744,644	999
383,261	58,943	201,291	643,495	0	105,284	54,678	157,365	317,327	478
35,317	448	11,228	46,993	0	8,994	293	393	9,680	0
8,530	4	1,232	9,766	0	1,773	1,319	389	3,481	0
137,479	14,245	85,357	237,081	0	35,812	12,883	38,860	87,555	108
76,138	8,627	18,622	103,387	0	16,284	6,540	13,065	35,889	23
136,133	27,557	86,406	250,096	0	28,397	13,212	41,252	82,861	104
276,554	35,570	124,169	436,293	0	76,692	35,264	95,895	207,851	286
81,458	11,515	15,029	108,002	47	13,267	10,071	17,686	41,024	28
6,042,697	975,878	3,269,591	10,288,166	6,336	1,888,231	980,418	3,343,473	6,212,122	13,735
92,908	13,809	51,831	158,548	2	35,330	17,087	39,560	91,977	52
1,788	645	2,800	5,233	20	1,179	855	3,254	5,288	0
756	0	0	756	0	198	0	164	362	0
8,728	0	321	9,049	0	187	146	0	333	0
76,936	6,970	24,589	108,495	4	18,501	8,381	14,471	41,353	17
7,758,094	1,144,309	3,720,827	12,623,230	7,340	2,462,682	1,201,577	3,790,908	7,455,167	16,650

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	18,480,426	4,402,240	6,231,679	29,114,345	66,025
Individuals, partnerships, and corporations - demand	8,493,850	2,042,718	2,360,050	12,896,618	44,580
Individuals, partnerships, and corporations - time	9,707,256	2,280,040	3,791,000	15,778,296	21,445
Savings deposits	4,518,557	1,208,429	2,098,147	7,825,133	0
Deposits accumulated for payment of personal loans	26,009	1,550	2,820	30,379	0
Other deposits of individuals, partnerships, and corps.	5,162,690	1,070,061	1,690,033	7,922,784	21,445
Certified and officers' checks, letters of credit, travelers' checks, etc.	279,320	79,482	80,629	439,431	0
GOVERNMENT DEPOSITS - TOTAL	1,756,972	361,481	681,139	2,799,592	50
United States Government - demand	345,549	95,608	118,944	560,101	0
United States Government - time	2,046	27	1,986	4,059	0
States and subdivisions - demand	561,236	98,205	236,240	895,681	0
States and subdivisions - time	848,141	167,641	323,969	1,339,751	50
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,733,953	373,905	59,114	2,166,972	0
Commercial banks in the United States - demand	1,689,916	366,426	50,268	2,106,610	0
Commercial banks in the United States - time	43,539	6,673	8,846	59,058	0
Mutual savings banks in the United States - demand	468	806	0	1,274	0
Mutual savings banks in the United States - time	30	0	0	30	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	390,235	75,257	1,255	466,747	0
Foreign governments, central banks, etc. - demand	13,043	975	158	14,176	0
Foreign governments, central banks, etc. - time	313,643	57,453	0	371,096	0
Banks in foreign countries - demand	61,151	15,904	1,097	78,152	0
Banks in foreign countries - time	2,398	925	0	3,323	0
TOTAL DEPOSITS	22,361,586	5,212,883	6,973,187	34,547,656	66,075
Demand	11,444,533	2,700,124	2,847,386	16,992,043	44,580
Time	10,917,053	2,512,759	4,125,801	17,555,613	21,495
MISCELLANEOUS LIABILITIES - TOTAL	2,982,560	389,071	182,984	3,554,615	30,170
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,452,910	192,799	4,493	1,650,202	0
Other liabilities for borrowed money	235,359	45,069	22,042	302,470	8,000
Mortgage indebtedness	5,627	9,098	6,940	21,665	0
Acceptances outstanding	253,959	12,937	13,824	280,720	0
Other liabilities	1,034,705	129,168	135,685	1,299,558	22,170
TOTAL LIABILITIES	25,344,146	5,601,954	7,156,171	38,102,271	96,245
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	605
RESERVES ON LOANS AND SECURITIES - TOTAL	375,665	82,675	62,219	520,559	94
Reserve for bad debt losses on loans	351,248	75,165	57,382	483,795	94
Other reserves on loans	5,799	2,943	698	9,440	0
Reserves on securities	18,618	4,567	4,139	27,324	0
CAPITAL ACCOUNTS - TOTAL	2,100,698	514,191	569,380	3,184,269	100,128
Capital notes and debentures	28,076	28,748	13,832	70,656	0
Equity capital - total	2,072,622	485,443	555,548	3,113,613	100,128
Preferred stock	100	0	53	153	0
Common stock	615,554	123,134	165,726	904,414	17,320
Surplus	969,527	190,176	222,189	1,381,892	5,729
Undivided profits	340,296	135,737	147,725	623,758	57,695
Reserve for contingencies and other capital reserves	147,145	36,396	19,855	203,396	19,384
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	27,820,509	6,198,820	7,787,770	41,807,099	197,072
MEMORANDA					
Demand deposits adjusted[4]	7,747,668	1,829,783	2,640,750	12,218,201	44,580
Average of total deposits for the 15 calendar days ending with call date	21,532,719	5,088,254	6,824,178	33,445,151	64,386
Average of total loans for the 15 calendar days ending with call date	14,217,654	3,170,835	3,716,949	21,105,438	23,900
Unearned discount on instalment loans included in total capital accounts	9,368	580	7,135	17,083	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.0	16.0	9.7	13.5	8.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.3	16.2	24.4	15.8	9.7
Other securities	14.6	13.2	13.5	14.2	40.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.7	51.6	49.8	52.7	13.5
Other assets	4.3	3.1	2.6	3.8	27.0
Total capital accounts	7.6	8.3	7.3	7.6	50.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.1	11.9	10.1	10.3	61.8
NUMBER OF BANKS	414	78	613	1,105	3

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
5,164,199	914,876	2,887,144	8,966,219	1,721	1,753,276	938,084	3,149,403	5,840,763	14,207
2,198,349	356,939	1,062,151	3,617,439	1,721	780,798	386,075	1,280,333	2,447,206	8,862
2,901,252	549,047	1,791,272	5,241,571	0	942,060	541,406	1,841,140	3,324,606	5,304
1,188,137	207,094	609,141	2,004,372	0	307,211	171,875	474,792	953,878	2,394
1,962	0	801	2,763	0	0	20	148	168	1
1,711,153	341,953	1,181,330	3,234,436	0	634,849	369,511	1,366,200	2,370,560	2,909
64,598	8,890	33,721	107,209	0	30,418	10,603	27,930	68,951	41
989,889	107,558	414,482	1,511,929	4,898	138,344	74,653	236,755	449,752	485
92,311	15,303	40,183	147,797	0	29,269	14,057	38,400	81,726	48
360	7	14	381	0	259	13	74	346	0
764,943	72,978	295,625	1,133,546	2,934	58,449	34,473	102,352	195,274	152
132,275	19,270	78,660	230,205	1,964	50,367	26,110	95,929	172,406	285
344,907	5,251	17,398	367,556	0	294,864	36,379	12,340	343,583	90
342,535	5,047	12,267	359,849	0	282,210	35,821	12,315	330,346	90
463	0	3,590	4,053	0	12,645	350	25	13,020	0
1,909	0	1,541	3,450	0	9	208	0	217	0
0	204	0	204	0	0	0	0	0	0
2,666	0	0	2,666	0	302	0	0	302	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
2,666	0	0	2,666	0	302	0	0	302	0
0	0	0	0	0	0	0	0	0	0
6,501,661	1,027,685	3,319,024	10,848,370	6,619	2,186,786	1,049,116	3,398,498	6,634,400	14,782
3,467,311	459,157	1,445,488	5,371,956	4,655	1,181,455	481,237	1,461,330	3,124,022	9,193
3,034,350	568,528	1,873,536	5,476,414	1,964	1,005,331	567,879	1,937,168	3,510,378	5,589
658,872	24,990	109,246	793,108	30	76,952	34,240	42,100	153,292	118
398,743	100	10,420	409,263	0	36,251	11,800	1,050	49,101	0
4,851	22	6,836	11,709	0	1,672	0	2,087	3,759	0
1,857	1,134	5,463	8,454	0	563	507	2,628	3,698	0
8,824	0	322	9,146	0	187	146	88	421	0
244,597	23,734	86,205	354,536	30	38,279	21,787	36,247	96,313	118
7,160,533	1,052,675	3,428,270	11,641,478	6,649	2,263,738	1,083,356	3,440,598	6,787,692	14,900
0	0	1	1	0	64	0	3	67	0
67,900	10,769	32,774	111,443	0	23,830	10,423	34,885	69,138	73
65,993	10,040	30,743	106,776	0	21,967	9,557	32,610	64,134	70
1,187	513	935	2,635	0	1,746	215	959	2,920	3
720	216	1,096	2,032	0	117	651	1,316	2,084	0
529,661	80,865	259,782	870,308	691	175,050	107,798	315,422	598,270	1,677
3,775	1,724	6,035	11,534	0	1,822	350	4,251	6,423	0
525,886	79,141	253,747	858,774	691	173,228	107,448	311,171	591,847	1,677
0	0	0	0	0	0	50	315	365	0
123,446	17,560	65,393	206,399	85	41,648	14,940	77,046	133,634	385
237,468	31,234	93,599	362,301	250	67,505	45,990	114,429	227,924	375
156,599	29,248	88,873	274,720	341	60,291	43,039	112,528	215,858	867
8,373	1,099	5,882	15,354	15	3,784	3,429	6,853	14,066	50
7,758,094	1,144,309	3,720,827	12,623,230	7,340	2,462,682	1,201,577	3,790,908	7,455,167	16,650
2,257,696	419,154	1,341,076	4,027,926	4,655	627,122	369,234	1,379,552	2,375,908	9,027
5,959,104	1,001,902	3,202,566	10,163,572	6,233	2,095,354	1,022,740	3,329,247	6,447,341	14,546
3,635,640	562,897	1,819,915	6,019,452	68	1,170,257	557,983	1,966,627	3,694,867	8,009
5,731	861	771	7,363	0	1,774	385	5,971	8,130	0
19.8	12.8	10.0	16.3	13.3	21.1	16.2	10.3	14.8	17.1
13.6	23.0	22.7	17.1	83.2	15.3	19.6	23.0	19.9	29.2
10.8	10.7	12.0	11.1	2.2	11.1	14.1	11.5	11.8	5.1
53.5	51.6	53.2	53.3	1.0	50.2	47.8	53.7	51.6	48.2
2.3	1.9	2.1	2.2	.4	2.2	2.2	1.5	1.9	.4
6.8	7.1	7.0	6.9	9.4	7.1	9.0	8.3	8.0	10.1
9.9	10.6	9.8	9.9	269.9	10.7	13.3	11.7	11.6	17.7
122	63	219	404	3	99	50	509	658	8

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 197
(Amounts in thousands of dollars)

ASSETS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[1]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	493,430	45,119	275,581	814,130	261
Currency and coin	28,796	3,268	24,835	56,899	3
Reserve with Federal Reserve banks (member banks)	147,468	17,603	0	165,071	0
Demand balances with banks in U.S. (except American branches of foreign banks)	164,002	22,099	236,548	422,649	247
Other balances with banks in United States	0	0	52	52	0
Balances with banks in foreign countries	0	0	148	148	0
Cash items in process of collection	153,164	2,149	13,998	169,311	11
INVESTMENT SECURITIES - TOTAL	901,358	110,681	913,404	1,925,443	547
U.S. Treasury securities	463,929	63,133	522,389	1,049,451	264
Securities of other U.S. Government agencies and corps	74,491	2,431	54,501	131,423	12
Obligations of States and subdivisions	350,603	44,520	333,845	728,968	196
Other securities	12,335	597	2,669	15,601	75
TRADING ACCOUNT SECURITIES	25,322	0	889	26,211	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	106,604	11,750	101,053	219,407	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,321,441	152,062	1,141,937	2,615,440	1,873
Real estate loans - total	195,350	23,109	230,101	448,560	
Secured by farmland	42,296	10,376	54,589	107,261	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	10,199	255	8,322	18,776	
Guaranteed by Veterans Administration	3,808	5	1,965	5,778	
Not insured or guaranteed by FHA or VA	65,910	6,510	93,047	165,467	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	62	0	1,493	1,555	
Not insured by FHA	1,793	121	6,304	8,218	
Secured by other properties	71,282	5,842	64,381	141,505	
Loans to domestic commercial and foreign banks	3,754	0	1,225	4,979	
Loans to other financial institutions	39,511	1,915	16,399	57,825	
Loans to brokers and dealers in securities	818	0	1,114	1,932	
Other loans for purchasing or carrying securities	27,000	2,003	9,694	38,697	
Loans to farmers (excluding loans on real estate)	307,420	63,220	327,461	698,101	
Commercial and industrial loans (incl. open market paper)	396,785	31,420	259,030	687,235	
Other loans to individuals - total	338,324	28,572	291,080	657,976	
Passenger automobile instalment loans	127,700	12,301	139,243	279,244	
Credit cards and related plans:					
Retail (charge account) credit card plans	20,676	0	247	20,923	
Check credit and revolving credit plans	871	0	383	1,254	
Other retail consumer instalment loans	51,070	7,918	33,524	92,512	
Residential repair and modernization instalment loans	15,298	878	15,520	31,696	
Other instalment loans for personal expenditures	40,937	3,134	34,160	78,231	
Single-payment loans for personal expenditures	81,772	4,341	68,003	154,116	
All other loans (including overdrafts)	12,479	1,823	5,833	20,135	
TOTAL LOANS AND SECURITIES	2,354,725	274,493	2,157,283	4,786,501	2,420
Bank premises, furniture and fixtures, and other assets representing bank premises	56,733	3,292	38,541	98,566	22
Real estate owned other than bank premises	1,718	405	2,266	4,389	0
Investments in subsidiaries not consolidated	688	0	70	758	0
Customers' liabilities on acceptances outstanding	112	0	295	407	0
Other assets	20,414	1,133	6,882	28,429	152
TOTAL ASSETS	2,927,820	324,442	2,480,918	5,733,180	2,855

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
431,710	265,622	331,105	1,028,437	1,143	783,551	89,798	415,144	1,288,493	544
42,062	10,974	42,414	95,450	227	60,025	11,156	50,418	121,599	43
136,051	78,444	0	214,495	0	236,713	24,911	0	261,624	0
132,521	38,816	270,483	441,820	912	177,668	30,363	322,079	530,110	501
415	600	51	1,066	0	3,212	100	6,379	9,691	0
50	0	0	50	0	334	0	0	334	0
120,611	136,788	18,157	275,556	4	305,599	23,268	36,268	365,135	0
679,400	230,820	888,214	1,798,434	6,658	1,199,701	168,723	967,892	2,336,316	818
363,656	140,598	556,926	1,061,180	5,017	638,640	81,863	489,413	1,209,916	787
36,588	9,663	88,802	135,053	0	76,044	10,316	72,792	159,152	0
271,768	77,076	237,874	586,718	1,641	475,265	75,788	384,931	935,984	31
7,388	3,483	4,612	15,483	0	9,752	756	20,756	31,264	0
0	9,696	0	9,696	0	28	0	5,946	5,974	0
151,490	98,275	75,119	324,884	250	159,740	28,950	73,387	262,077	0
1,175,267	570,696	1,147,115	2,893,078	5,290	1,901,674	264,192	1,235,332	3,401,198	414
304,427	129,216	423,031	856,674	2,468	341,499	75,471	456,773	873,743	
40,552	9,942	120,391	170,885	1,664	15,034	5,569	59,057	79,660	
4,800	424	7,534	12,758	0	3,587	3,058	14,917	21,562	
1,379	142	940	2,461	0	3,850	806	7,667	12,323	
122,835	82,459	187,684	392,978	329	116,936	21,503	171,561	310,000	
3,222	381	147	3,750	0	5,975	2,764	1,236	9,975	
9,883	2,915	2,582	15,380	0	8,302	3,773	14,142	26,217	
121,756	32,953	103,753	258,462	475	187,815	37,998	188,193	414,006	
646	410	11,091	12,147	0	12,767	0	3,547	16,314	
60,391	45,080	13,068	118,539	0	120,788	12,357	29,632	162,777	
4,829	1,632	9,840	16,301	0	32,512	1,008	2,737	36,257	
5,145	13,093	2,677	20,915	0	8,553	0	12,773	21,326	
69,709	11,548	95,919	177,176	474	20,644	14,197	39,456	74,297	
305,301	222,097	217,798	745,196	271	792,291	86,170	347,638	1,226,099	
390,850	133,874	359,401	884,125	2,013	521,800	71,062	326,891	919,753	
134,253	34,477	114,890	283,620	281	112,798	30,151	120,926	263,875	
28,833	10,805	2,141	41,779	0	32,233	2,776	7,458	42,467	
3,424	1,266	247	4,937	0	6,181	1,036	2,038	9,255	
47,298	10,810	46,770	104,878	74	47,982	4,293	36,861	89,136	
27,374	13,145	19,122	59,641	0	17,391	3,816	20,146	41,353	
46,217	14,331	74,018	134,566	0	90,599	23,760	74,598	188,957	
103,451	49,040	102,213	254,704	1,658	214,616	5,230	64,864	284,710	
33,969	13,746	14,290	62,005	64	50,820	3,927	15,885	70,632	
2,006,157	909,487	2,110,448	5,026,092	12,198	3,261,143	461,865	2,282,557	6,005,565	1,232
39,752	11,555	32,195	83,502	80	72,557	6,162	43,539	122,258	5
2,292	53	1,254	3,599	24	4,408	208	4,307	8,923	0
0	75	0	75	0	0	0	310	310	0
672	0	4,860	5,532	0	1,910	129	4,170	6,209	0
14,238	7,744	8,381	30,363	0	37,785	3,317	17,586	58,688	0
2,494,821	1,194,536	2,488,243	6,177,600	13,445	4,161,354	561,479	2,767,613	7,490,446	1,781

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS
DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,907,012	226,646	1,726,225	3,859,883	91
Individuals, partnerships, and corporations - demand	938,042	105,873	767,836	1,811,751	515
Individuals, partnerships, and corporations - time	946,185	119,365	939,347	2,004,897	399
Savings deposits	349,817	32,870	359,049	741,736	0
Deposits accumulated for payment of personal loans	42	0	3,631	3,673	0
Other deposits of individuals, partnerships, and corps.	596,326	86,495	576,667	1,259,488	399
Certified and officers' checks, letters of credit, travelers' checks, etc.	22,785	1,408	19,042	43,235	3
GOVERNMENT DEPOSITS - TOTAL	441,948	55,197	462,574	959,719	506
United States Government - demand	48,676	5,056	54,419	108,151	0
United States Government - time	1,102	200	44	1,346	0
States and subdivisions - demand	245,195	31,612	228,354	505,161	4
States and subdivisions - time	146,975	18,329	179,757	345,061	502
DOMESTIC INTERBANK DEPOSITS - TOTAL	180,436	3,808	12,802	197,046	0
Commercial banks in the United States - demand	178,465	3,808	12,782	195,055	0
Commercial banks in the United States - time	243	0	20	263	0
Mutual savings banks in the United States - demand	164	0	0	164	0
Mutual savings banks in the United States - time	1,564	0	0	1,564	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	68	68	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	68	68	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,529,396	285,651	2,201,669	5,016,716	1,423
Demand	1,433,327	147,757	1,082,501	2,663,585	522
Time	1,096,069	137,894	1,119,168	2,353,131	901
MISCELLANEOUS LIABILITIES - TOTAL	114,093	7,952	46,005	168,050	610
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	45,292	1,125	633	47,050	0
Other liabilities for borrowed money	12,010	800	33	12,843	413
Mortgage indebtedness	844	76	11,973	12,893	0
Acceptances outstanding	112	0	295	407	0
Other liabilities	55,835	5,951	33,071	94,857	197
TOTAL LIABILITIES	2,643,489	293,603	2,247,674	5,184,766	2,033
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	150	0	4	154	0
RESERVES ON LOANS AND SECURITIES - TOTAL	22,313	2,436	16,607	41,356	25
Reserve for bad debt losses on loans	21,330	2,374	15,795	39,499	25
Other reserves on loans	407	62	246	715	0
Reserves on securities	576	0	566	1,142	0
CAPITAL ACCOUNTS - TOTAL	261,868	28,403	216,633	506,904	797
Capital notes and debentures	6,985	0	1,890	8,875	0
Equity capital - total	254,883	28,403	214,743	498,029	797
Preferred stock	500	0	0	500	0
Common stock	68,930	6,217	54,092	129,239	100
Surplus	102,294	13,495	98,056	213,845	500
Undivided profits	79,955	8,619	60,760	149,334	178
Reserve for contingencies and other capital reserves	3,204	72	1,835	5,111	19
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,927,820	324,442	2,480,918	5,733,180	2,855
MEMORANDA					
Demand deposits adjusted[4]	1,053,022	136,744	1,001,302	2,191,068	511
Average of total deposits for the 15 calendar days ending with call date	2,436,717	279,023	2,138,059	4,853,799	1,406
Average of total loans for the 15 calendar days ending with call date	1,309,026	152,561	1,135,225	2,596,812	1,874
Unearned discount on instalment loans included in total capital accounts	3,135	329	4,132	7,596	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.9	13.9	11.1	14.2	9.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	18.4	20.2	23.3	20.6	9.7
Other securities	13.3	13.9	13.6	13.4	9.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	48.8	50.5	50.1	49.4	65.6
Other assets	2.7	1.5	1.9	2.3	6.1
Total capital accounts	8.9	8.8	8.7	8.8	27.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	13.3	13.1	12.9	13.1	34.2
NUMBER OF BANKS	171	32	397	600	1

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,889,501	726,493	1,945,561	4,561,555	11,207	2,819,493	373,472	1,845,355	5,038,320	1,531
992,383	406,134	941,283	2,339,800	6,725	1,500,798	175,826	848,051	2,524,675	1,142
881,152	306,662	989,539	2,177,353	4,451	1,285,640	189,133	970,287	2,445,060	389
379,223	107,112	321,420	807,755	1,973	677,173	91,682	461,962	1,230,817	216
2,227	481	18,627	21,335	0	9,192	0	21	9,213	0
499,702	199,069	649,492	1,348,263	2,478	599,275	97,451	508,304	1,205,030	173
15,966	13,697	14,739	44,402	31	33,055	8,513	27,017	68,585	0
173,273	69,770	252,771	495,814	254	487,700	76,062	460,531	1,024,293	58
41,045	17,601	28,089	86,735	14	47,770	6,265	25,069	79,104	0
492	390	373	1,255	0	115	10	1,857	1,982	0
75,648	19,105	165,550	260,303	72	188,923	34,791	216,181	439,895	58
56,088	32,674	58,759	147,521	168	250,892	34,996	217,424	503,312	0
134,910	218,241	25,493	378,644	0	292,101	42,308	129,467	463,876	0
133,387	217,876	24,793	376,056	0	288,854	38,704	122,829	450,387	0
1,523	350	700	2,573	0	3,247	3,604	6,638	13,489	0
0	15	0	15	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	89	0	89	0	14,430	14	3	14,447	0
0	0	0	0	0	3,365	0	0	3,365	0
0	0	0	0	0	3,233	0	0	3,233	0
0	89	0	89	0	7,815	14	3	7,832	0
0	0	0	0	0	17	0	0	17	0
2,197,684	1,014,593	2,223,825	5,436,102	11,461	3,613,724	491,856	2,435,356	6,540,936	1,589
1,258,429	674,517	1,174,454	3,107,400	6,842	2,070,580	264,113	1,239,150	3,573,843	1,200
939,255	340,076	1,049,371	2,328,702	4,619	1,543,144	227,743	1,196,206	2,967,093	389
83,512	74,783	45,237	203,532	41	165,003	24,327	87,164	276,494	2
36,750	55,085	0	91,835	0	55,500	10,200	29,694	95,394	0
471	200	1,213	1,884	0	22,561	0	4,432	26,993	0
1,967	561	806	3,334	0	15,049	63	6,562	21,674	0
672	0	4,860	5,532	0	1,910	129	4,170	6,209	0
43,652	18,937	38,358	100,947	41	69,983	13,935	42,306	126,224	2
2,281,196	1,089,376	2,269,062	5,639,634	11,502	3,778,727	516,183	2,522,520	6,817,430	1,591
0	0	0	0	0	0	0	3	3	0
26,221	10,845	24,619	61,685	22	43,203	9,577	37,587	90,367	9
21,005	10,219	17,670	48,894	22	28,567	6,044	17,850	52,461	9
172	0	2,250	2,422	0	7,379	2,465	9,154	18,998	0
5,044	626	4,699	10,369	0	7,257	1,068	10,583	18,908	0
187,404	94,315	194,562	476,281	1,921	339,424	35,719	207,503	582,646	181
0	0	7,902	7,902	0	7,521	1,625	2,371	11,517	0
187,404	94,315	186,660	468,379	1,921	331,903	34,094	205,132	571,129	181
0	700	470	1,170	0	2,850	0	0	2,850	0
38,079	19,100	45,132	102,311	155	75,885	8,932	60,510	145,327	30
95,334	49,299	80,063	224,696	730	171,251	17,255	75,949	264,455	70
49,989	20,283	55,814	126,086	1,036	81,208	7,446	63,816	152,470	78
4,002	4,933	5,181	14,116	0	709	461	4,857	6,027	3
2,494,821	1,194,536	2,488,243	6,177,600	13,445	4,161,354	561,479	2,767,613	7,490,446	1,781
963,386	302,252	1,103,415	2,369,053	6,824	1,428,357	195,876	1,054,984	2,679,217	1,200
2,124,555	929,143	2,155,207	5,208,905	10,010	3,473,368	476,621	2,334,402	6,284,391	1,500
1,167,306	662,912	1,152,391	2,982,609	5,263	1,870,512	298,019	1,221,752	3,390,283	417
1,211	52	1,915	3,178	0	983	193	5,543	6,719	1
17.3	22.2	13.3	16.6	8.5	18.8	16.0	15.0	17.2	30.5
16.0	12.6	26.0	19.4	37.3	17.2	16.4	20.3	18.3	44.2
11.2	7.6	9.7	9.9	12.2	11.7	13.6	14.9	13.0	1.7
53.2	56.0	49.1	52.1	41.2	49.5	52.2	47.3	48.9	23.2
2.3	1.6	1.9	2.0	.8	2.8	1.7	2.5	2.6	.3
7.5	7.9	7.8	7.7	14.3	8.2	6.4	7.5	7.8	10.2
11.0	12.0	12.2	11.7	26.4	12.4	9.2	11.1	11.7	40.2
80	14	245	339	4	49	10	171	230	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	107,869	43,353	29,805	181,027	281
Currency and coin	17,390	7,129	6,963	31,482	3
Reserve with Federal Reserve banks (member banks)	27,887	11,347	0	39,234	0
Demand balances with banks in U.S. (except American branches of foreign banks)	27,150	18,143	20,164	65,457	229
Other balances with banks in United States	24	0	15	39	42
Balances with banks in foreign countries	485	18	23	526	0
Cash items in process of collection	34,933	6,716	2,640	44,289	7
INVESTMENT SECURITIES - TOTAL	168,600	108,311	76,321	353,232	1,130
U.S. Treasury securities	68,538	28,419	23,288	120,245	1,130
Securities of other U.S. Government agencies and corps.	2,778	4,752	6,925	14,455	0
Obligations of States and subdivisions	95,516	71,517	40,344	207,377	0
Other securities	1,768	3,623	5,764	11,155	0
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	31,625	850	5,430	37,905	0
OTHER LOANS AND DISCOUNTS - TOTAL	400,571	210,021	217,775	828,367	2,586
Real estate loans - total	133,139	69,044	86,111	288,294	0
Secured by farmland	1,784	1,222	2,598	5,604	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	5,131	3,319	2,570	11,020	0
Guaranteed by Veterans Administration	1,813	2,541	947	5,301	0
Not insured or guaranteed by FHA or VA	67,799	31,143	43,409	142,351	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	0	161	0	161	0
Not insured by FHA	1,228	1,369	862	3,459	0
Secured by other properties	55,384	29,289	35,725	120,398	0
Loans to domestic commercial and foreign banks	0	0	607	607	0
Loans to other financial institutions	4,548	796	1,215	6,559	0
Loans to brokers and dealers in securities	0	4,450	756	5,206	0
Other loans for purchasing or carrying securities	936	103	363	1,402	0
Loans to farmers (excluding loans on real estate)[23]	8,200	1,554	3,806	13,560	0
Commercial and industrial loans (incl. open market paper)	131,038	56,070	64,580	251,688	0
Other loans to individuals - total	116,038	76,247	57,766	250,051	2,586
Passenger automobile instalment loans	43,769	23,214	21,166	88,149	877
Credit cards and related plans:					
Retail (charge account) credit card plans	6,465	2,673	1,240	10,378	0
Check credit and revolving credit plans	1,125	3,203	435	4,763	0
Other retail consumer instalment loans	13,278	11,018	8,644	32,940	466
Residential repair and modernization instalment loans	4,342	3,508	3,363	11,213	285
Other instalment loans for personal expenditures	19,578	12,902	12,743	45,223	673
Single-payment loans for personal expenditures	27,481	19,729	10,175	57,385	285
All other loans (including overdrafts)	6,672	1,757	2,571	11,000	0
TOTAL LOANS AND SECURITIES	600,796	319,182	299,526	1,219,504	3,716
Bank premises, furniture and fixtures, and other assets representing bank premises	15,257	6,185	13,401	34,843	37
Real estate owned other than bank premises	244	270	415	929	0
Investments in subsidiaries not consolidated	67	0	928	995	0
Customers' liabilities on acceptances outstanding	184	0	113	297	0
Other assets	5,793	5,371	3,942	15,106	14
TOTAL ASSETS	730,210	374,361	348,130	1,452,701	4,048

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
544,343	127,312	224,586	896,241	28,372	1,714,214	502,693	216,789	2,433,696	22,049
53,495	14,978	43,576	112,049	737	120,015	30,906	33,650	184,571	8,846
221,450	40,946	0	262,396	0	403,648	168,682	0	572,330	0
53,746	18,949	144,899	217,594	20,271	143,087	56,608	136,356	336,051	13,203
2,044	4,506	7,919	14,469	152	2,661	137	27,861	30,659	0
1,663	123	378	2,164	24	15,072	2,028	5	17,105	0
211,945	47,810	27,814	287,569	7,188	1,029,731	244,332	18,917	1,292,980	0
724,613	192,097	654,926	1,571,636	62,825	2,034,799	679,711	397,389	3,111,899	80,495
272,839	73,744	398,793	745,376	25,981	876,687	241,426	166,828	1,284,941	32,509
49,539	16,342	55,856	121,737	0	66,015	68,439	36,625	171,079	236
392,996	99,905	193,384	686,285	32,757	1,052,184	362,290	183,732	1,598,206	45,998
9,239	2,106	6,893	18,238	4,087	39,913	7,556	10,204	57,673	1,752
2,180	0	0	2,180	0	137,688	9,919	0	147,607	0
94,900	9,050	135,480	239,430	25,000	211,285	48,040	71,378	330,703	1,100
1,488,121	340,083	1,263,427	3,091,631	138,749	4,859,023	1,298,834	1,078,553	7,236,410	56,345
431,463	115,199	572,687	1,119,349		725,615	225,530	267,243	1,218,388	0
33,190	4,724	26,845	64,759		1,562	789	923	3,274	0
9,942	40	9,903	19,885		17,681	4,153	1,990	23,824	0
7,881	109	10,675	18,665		14,711	3,407	3,668	21,786	0
219,915	36,052	260,744	516,711		216,399	90,068	119,205	425,672	0
0	0	13,014	13,014		40,045	2,409	0	42,454	0
15,022	158	44,082	59,262		45,817	6,061	7,503	59,381	0
145,513	74,116	207,424	427,053		389,400	118,643	133,954	641,997	0
7,601	50	1,657	9,308		32,814	5,838	288	38,940	0
101,097	19,907	41,466	162,470		468,085	83,087	27,753	578,925	0
5,116	900	2,452	8,468		17,716	15,831	1,698	35,245	0
31,381	586	3,891	35,858		20,692	1,525	1,665	23,882	0
18,236	2,497	17,836	38,569		4,379	1,207	2,567	8,153	0
451,105	100,111	244,130	795,346		2,605,497	591,204	449,997	3,646,698	49,638
397,335	87,950	362,774	848,059		872,029	350,113	314,599	1,536,741	6,707
177,443	23,224	145,675	346,342		238,842	86,179	93,241	418,262	478
38,956	0	26,361	65,317		50,097	57,746	21,005	128,848	0
4,532	3,083	6,185	13,800		59,301	8,900	7,308	75,509	0
24,619	3,856	32,579	61,054		41,023	19,996	46,734	107,753	165
19,126	5,564	23,447	48,137		46,370	19,629	18,065	84,064	149
58,622	30,552	60,776	149,950		137,334	46,636	61,244	245,214	5,435
74,037	21,671	67,751	163,459		299,062	111,027	67,002	477,091	480
44,787	12,883	16,534	74,204		112,196	24,499	12,743	149,438	0
2,309,814	541,230	2,053,833	4,904,877	226,574	7,242,795	2,036,504	1,547,320	10,826,619	137,940
44,347	10,294	38,648	93,289	3,185	152,881	49,379	35,157	237,417	6,615
7,485	1,349	5,091	13,925	600	8,032	2,746	477	11,255	17
386	0	736	1,122	0	21,054	6,745	178	27,977	0
510	96	151	757	0	60,319	8,911	3,143	72,373	0
28,435	4,985	22,216	55,636	2,183	169,834	28,800	13,593	212,227	2,514
2,935,320	685,266	2,345,261	5,965,847	260,914	9,369,129	2,635,778	1,816,657	13,821,564	169,135

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	559,490	283,293	274,442	1,117,225	2,918
Individuals, partnerships, and corporations - demand	257,691	111,488	119,409	488,588	1
Individuals, partnerships, and corporations - time	295,800	168,944	152,676	617,420	2,917
Savings deposits	186,030	118,276	104,411	408,717	0
Deposits accumulated for payment of personal loans	0	0	0	0	0
Other deposits of individuals, partnerships, and corps.	109,770	50,668	48,265	208,703	2,917
Certified and officers' checks, letters of credit, travelers' checks, etc.	5,999	2,861	2,357	11,217	0
GOVERNMENT DEPOSITS - TOTAL	51,276	34,021	21,363	106,660	0
United States Government - demand	10,085	5,477	5,164	20,726	0
United States Government - time	219	0	13	232	0
States and subdivisions - demand	22,697	16,988	9,669	49,354	0
States and subdivisions - time	18,275	11,556	6,517	36,348	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	18,678	6,429	4,899	30,006	0
Commercial banks in the United States - demand	10,372	4,297	3,208	17,877	0
Commercial banks in the United States - time	0	0	200	200	0
Mutual savings banks in the United States - demand	8,306	2,132	1,476	11,914	0
Mutual savings banks in the United States - time	0	0	15	15	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	219	0	204	423	0
Foreign governments, central banks, etc. - demand	0	0	204	204	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	219	0	0	219	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	629,663	323,743	300,908	1,254,314	2,918
Demand	315,369	143,243	141,487	600,099	1
Time	314,294	180,500	159,421	654,215	2,917
MISCELLANEOUS LIABILITIES - TOTAL	33,643	14,281	13,912	61,836	733
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	7,540	365	220	8,125	0
Other liabilities for borrowed money	180	165	33	378	0
Mortgage indebtedness	0	0	3,886	3,886	0
Acceptances outstanding	184	0	113	297	0
Other liabilities	25,739	13,751	9,660	49,150	733
TOTAL LIABILITIES	663,306	338,024	314,820	1,316,150	3,651
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	7,522	4,277	4,134	15,933	1
Reserve for bad debt losses on loans	7,325	4,277	3,924	15,526	0
Other reserves on loans	133	0	209	342	1
Reserves on securities	64	0	1	65	0
CAPITAL ACCOUNTS - TOTAL	59,382	32,060	29,176	120,618	396
Capital notes and debentures	0	4,292	1,260	5,552	0
Equity capital - total	59,382	27,768	27,916	115,066	396
Preferred stock	0	0	100	100	0
Common stock	20,708	9,650	7,803	38,161	198
Surplus	21,150	8,925	10,016	40,091	198
Undivided profits	16,882	9,193	9,839	35,914	0
Reserve for contingencies and other capital reserves	642	0	158	800	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	730,210	374,361	348,130	1,452,701	4,048
MEMORANDA					
Demand deposits adjusted[4]	259,979	126,753	130,475	517,207	6
Average of total deposits for the 15 calendar days ending with call date	617,796	327,004	294,826	1,239,626	2,871
Average of total loans for the 15 calendar days ending with call date	406,551	229,549	220,124	856,224	2,502
Unearned discount on instalment loans included in total capital accounts	686	388	865	1,939	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.8	11.6	8.6	12.5	6.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.8	8.9	8.7	9.3	27.9
Other securities	13.3	20.1	13.2	15.0	.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	59.2	56.3	64.1	59.6	63.9
Other assets	3.0	3.2	5.4	3.6	1.3
Total capital accounts	8.1	8.6	8.4	8.3	9.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.7	10.6	9.9	10.5	15.0
NUMBER OF BANKS	19	6	14	39	4

MARYLAND					MASSACHUSETTS				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
2,163,704	522,654	1,885,382	4,571,740	161,238	5,378,220	1,832,184	1,276,078	8,486,482	106,636
1,120,783	298,102	892,005	2,310,890	119,726	3,321,344	1,190,101	656,899	5,168,344	84,359
1,016,943	219,938	966,950	2,203,831	40,201	1,941,970	611,354	592,749	3,146,073	14,429
803,040	197,877	725,649	1,726,566	17,552	951,351	334,633	397,294	1,683,278	550
552	0	594	1,146	0	170	0	6	176	1,023
213,351	22,061	240,707	476,119	22,649	990,449	276,721	195,449	1,462,619	12,856
25,978	4,614	26,427	57,019	1,311	114,906	30,729	26,430	172,065	7,848
250,041	54,617	159,381	464,039	26,812	752,079	213,915	226,557	1,192,551	31,618
63,410	18,419	29,476	111,305	5,963	139,206	40,176	36,584	215,966	1,133
1,460	0	202	1,662	0	1,955	4	10	1,969	0
135,325	32,716	48,303	216,344	18,370	373,989	114,532	129,744	618,265	30,485
49,846	3,482	81,400	134,728	2,479	236,929	59,203	60,219	356,351	0
120,351	15,824	29,747	165,922	16,180	912,143	99,381	19,157	1,030,681	5,735
111,361	14,030	28,059	153,450	15,217	700,678	34,351	6,682	741,711	5,735
178	0	505	683	0	34,553	5,665	1,877	42,095	0
8,812	1,794	1,183	11,789	963	109,852	31,390	10,478	151,720	0
0	0	0	0	0	67,060	27,975	120	95,155	0
4,827	634	2,091	7,552	59	135,210	21,617	1	156,828	0
10	0	0	10	0	3,695	59	0	3,754	0
0	0	0	0	0	82,085	5,000	0	87,085	0
4,817	634	2,091	7,542	59	47,230	16,558	1	63,789	0
0	0	0	0	0	2,200	0	0	2,200	0
2,538,923	593,729	2,076,601	5,209,253	204,289	7,177,652	2,167,097	1,521,793	10,866,542	143,989
1,470,496	370,309	1,027,544	2,868,349	161,609	4,810,900	1,457,896	866,818	7,135,614	129,560
1,068,427	223,420	1,049,057	2,340,904	42,680	2,366,752	709,201	654,975	3,730,928	14,429
151,974	17,185	67,543	236,702	5,620	1,346,528	221,353	141,246	1,709,127	3,007
64,930	5,700	19,200	89,830	0	746,856	106,598	5,691	859,145	200
13,275	0	239	13,514	0	48,069	1,307	46,253	95,629	0
776	0	60	836	0	3,795	0	5,410	9,205	21
510	96	151	757	0	61,463	9,588	3,143	74,194	0
72,483	11,389	47,893	131,765	5,620	486,345	103,860	80,749	670,954	2,786
2,690,897	610,914	2,144,144	5,445,955	209,909	8,524,180	2,388,450	1,663,039	12,575,669	146,996
0	0	0	0	0	0	0	0	0	0
28,343	8,977	21,544	58,864	3,433	112,665	27,796	17,357	157,818	996
28,251	8,970	20,976	58,197	3,354	110,560	27,614	16,556	154,730	223
92	0	362	454	79	1,212	100	672	1,984	0
0	7	206	213	0	893	82	129	1,104	773
216,080	65,375	179,573	461,028	47,572	732,284	219,532	136,261	1,088,077	21,143
2,867	500	8,920	12,287	0	23,170	20,000	7,634	50,804	0
213,213	64,875	170,653	448,741	47,572	709,114	199,532	128,627	1,037,273	21,143
0	0	0	0	0	0	200	0	200	0
50,842	14,878	47,898	113,618	5,450	161,941	49,520	39,233	250,694	6,550
97,442	33,365	73,390	204,197	34,550	347,734	103,593	66,672	517,999	9,050
56,519	12,261	40,698	109,478	7,572	171,564	40,722	22,075	234,361	5,543
8,410	4,371	8,667	21,448	0	27,875	5,497	647	34,019	0
2,935,320	685,266	2,345,261	5,965,847	260,914	9,359,129	2,635,778	1,816,657	13,821,564	169,135
1,083,780	290,050	942,195	2,316,025	133,241	2,941,285	1,139,037	804,635	4,884,957	122,692
2,467,131	577,489	2,031,479	5,076,099	195,949	6,925,242	2,072,180	1,498,005	10,495,427	134,271
1,466,091	346,300	1,354,436	3,166,827	168,549	4,752,251	1,350,302	1,098,187	7,200,740	44,057
1,330	52	992	2,374	0	2,265	0	1,498	3,763	0
18.5	18.6	9.6	15.0	10.9	18.3	19.1	11.9	17.6	13.0
11.0	13.1	19.4	14.5	10.0	10.1	11.8	11.2	10.5	19.4
13.8	14.9	8.5	11.8	14.1	13.1	14.4	10.7	13.0	28.2
53.9	50.9	59.6	55.8	62.8	54.1	51.1	63.3	54.7	34.0
2.8	2.4	2.9	2.8	2.3	4.4	3.7	2.9	4.1	5.4
7.4	9.5	7.7	7.7	18.2	7.8	8.3	7.5	7.9	12.5
10.2	13.5	10.4	10.7	23.0	10.8	11.6	9.5	10.8	18.5
42	7	65	114	1	86	15	57	158	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 197
(Amounts in thousands of dollars)

ASSETS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[1]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,207,448	772,521	173,101	3,153,070	2,11
Currency and coin	201,300	111,878	42,111	355,289	12
Reserve with Federal Reserve banks (member banks)	605,151	255,262	0	860,413	0
Demand balances with banks in U.S. (except American branches of foreign banks)	520,106	159,460	115,715	795,281	2,107
Other balances with banks in United States	91,609	6,631	701	98,941	0
Balances with banks in foreign countries	11,936	17,101	113	29,150	0
Cash items in process of collection	777,346	222,189	14,461	1,013,996	0
INVESTMENT SECURITIES - TOTAL	3,301,377	2,325,832	1,041,731	6,668,940	5,212
U.S. Treasury securities	1,456,135	788,896	425,898	2,670,929	206
Securities of other U.S. Government agencies and corps.	190,506	163,416	115,306	469,228	0
Obligations of States and subdivisions	1,579,295	1,337,262	479,330	3,395,887	4,746
Other securities	75,441	36,258	21,197	132,896	260
TRADING ACCOUNT SECURITIES	53,258	24,831	0	78,089	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	108,875	156,365	93,295	358,535	3,500
OTHER LOANS AND DISCOUNTS - TOTAL	7,444,447	4,560,066	1,524,076	13,528,589	7,884
Real estate loans - total	2,887,794	2,181,246	791,708	5,860,748	
Secured by farmland	33,366	40,208	47,171	120,745	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	447,687	443,632	26,436	917,755	
Guaranteed by Veterans Administration	118,186	68,704	6,551	193,441	
Not insured or guaranteed by FHA or VA	1,505,269	919,611	449,763	2,874,643	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	12,668	343	1,463	14,474	
Not insured by FHA	89,272	186,235	47,149	322,656	
Secured by other properties	681,346	522,513	213,175	1,417,034	
Loans to domestic commercial and foreign banks	35,194	33,190	4,100	72,484	
Loans to other financial institutions	532,778	192,900	10,560	736,238	
Loans to brokers and dealers in securities	150,008	2,836	2,520	155,364	
Other loans for purchasing or carrying securities	68,701	12,955	6,159	87,815	
Loans to farmers (excluding loans on real estate)	51,635	61,053	70,557	183,245	
Commercial and industrial loans (incl. open market paper)	2,108,501	1,163,072	236,568	3,508,141	
Other loans to individuals - total	1,349,127	874,776	382,461	2,606,364	
Passenger automobile instalment loans	495,349	307,323	176,598	979,270	
Credit cards and related plans:					
Retail (charge account) credit card plans	84,541	66,341	5,782	156,664	
Check credit and revolving credit plans	26,001	9,251	2,085	37,337	
Other retail consumer instalment loans	299,229	126,292	59,000	484,521	
Residential repair and modernization instalment loans	128,758	77,510	18,881	225,149	
Other instalment loans for personal expenditures	155,222	133,828	62,942	351,992	
Single-payment loans for personal expenditures	160,027	154,231	57,173	371,431	
All other loans (including overdrafts)	260,709	38,038	19,443	318,190	
TOTAL LOANS AND SECURITIES	10,907,957	7,067,094	2,659,102	20,634,153	16,596
Bank premises, furniture and fixtures, and other assets representing bank premises	189,586	118,790	45,144	353,520	1,034
Real estate owned other than bank premises	6,526	13,761	2,481	22,768	0
Investments in subsidiaries not consolidated	25,708	11,000	42	36,750	0
Customers' liabilities on acceptances outstanding	21,105	3,919	63	25,087	0
Other assets	124,548	84,315	22,189	231,052	146
TOTAL ASSETS	13,482,878	8,071,400	2,902,122	24,456,400	19,895

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
1,203,756	40,870	265,452	1,510,078	481	276,188	23,005	234,957	534,150
48,944	3,461	34,141	86,546	24	34,795	4,154	36,228	75,177
368,714	13,020	0	381,734	0	52,502	4,516	0	57,018
211,242	14,314	213,713	439,269	457	100,935	12,287	167,364	280,586
8,565	0	0	8,565	0	2,224	100	18,407	20,731
3,194	27	87	3,308	0	0	0	0	0
563,097	10,048	17,511	590,656	0	85,732	1,948	12,958	100,638
1,592,901	105,598	1,290,053	2,988,552	8,223	433,920	44,078	584,667	1,062,665
719,768	51,033	697,805	1,468,606	548	218,292	20,941	253,823	493,056
149,673	17,571	294,928	462,172	281	22,609	805	69,135	92,549
708,927	34,720	289,846	1,033,493	7,168	187,156	21,967	258,756	467,879
14,533	2,274	7,474	24,281	226	5,863	365	2,953	9,181
185,619	0	0	185,619	0	18,370	0	0	18,370
109,470	6,572	34,605	150,647	0	51,066	8,075	42,625	101,766
3,642,552	172,914	1,662,613	5,478,079	1,701	896,284	54,039	829,261	1,779,584
959,091	65,022	556,175	1,580,288	884	185,845	17,665	270,711	474,221
33,120	2,710	87,550	123,380	1	28,045	2,658	108,584	139,287
82,186	4,328	36,739	123,253	0	3,909	349	2,975	7,233
38,767	2,314	9,772	50,853	61	331	3	368	702
584,246	35,771	299,691	919,708	793	74,543	5,648	86,724	166,915
341	40	638	1,019	0	5,711	0	492	6,203
20,458	1,258	6,466	28,182	0	5,510	234	4,127	9,871
199,973	18,601	115,319	333,893	29	67,796	8,773	67,441	144,010
20,732	0	8,933	29,665	0	42	0	3,883	3,925
203,213	1,855	15,554	220,622	0	33,313	333	20,626	54,272
14,564	0	150	14,714	0	3,027	0	2,527	5,554
97,725	2,639	7,748	108,112	39	16,394	63	10,297	26,754
188,009	16,526	349,323	553,858	7	35,989	3,078	74,981	114,048
1,295,813	47,911	283,242	1,626,966	213	277,017	13,564	222,335	512,916
813,845	37,083	429,250	1,280,178	210	316,233	16,603	208,363	541,199
243,005	13,929	178,662	435,596	26	96,562	6,711	76,502	179,775
9,190	0	0	9,190	36	18,182	0	1,638	19,820
18,362	0	2,116	20,478	0	1,509	0	0	1,509
106,284	7,690	57,641	171,615	0	40,174	2,190	25,722	68,086
44,587	3,569	33,404	81,560	0	7,219	738	12,645	20,602
127,395	4,117	53,122	184,634	8	57,322	3,132	35,054	95,508
265,022	7,778	104,305	377,105	140	95,265	3,832	56,802	155,899
49,560	1,878	12,238	63,676	348	28,424	2,733	15,538	46,695
5,530,542	285,084	2,987,271	8,802,897	9,924	1,399,640	106,192	1,456,553	2,962,385
100,207	4,545	30,942	135,694	288	39,122	2,557	27,330	69,009
4,307	236	2,489	7,032	31	924	163	1,868	2,955
180	0	0	180	0	328	0	0	328
31,337	898	1,316	33,551	0	0	0	114	114
67,752	2,186	12,702	82,640	1,563	17,191	343	9,659	27,193
6,938,081	333,819	3,300,172	10,572,072	12,287	1,733,393	132,260	1,730,481	3,596,134

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	9,404,969	5,960,923	2,235,917	17,601,809	12,480
Individuals, partnerships, and corporations - demand	3,362,564	1,695,858	622,993	5,681,415	9,035
Individuals, partnerships, and corporations - time	5,857,385	4,178,403	1,584,308	11,620,096	3,445
Savings deposits	2,994,427	2,172,007	862,881	6,029,315	0
Deposits accumulated for payment of personal loans	350	171	91	612	0
Other deposits of individuals, partnerships, and corps.	2,862,608	2,006,225	721,336	5,590,169	3,445
Certified and officers' checks, letters of credit, travelers' checks, etc.	185,020	86,662	28,616	300,298	0
GOVERNMENT DEPOSITS - TOTAL	1,581,539	801,259	315,266	2,698,064	0
United States Government - demand	210,384	69,424	21,375	301,183	0
United States Government - time	627	23	30	680	0
States and subdivisions - demand	353,183	207,178	118,476	678,837	0
States and subdivisions - time	1,017,345	524,634	175,385	1,717,364	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	336,580	91,547	836	428,963	0
Commercial banks in the United States - demand	328,014	90,474	761	419,249	0
Commercial banks in the United States - time	8,500	1,000	75	9,575	0
Mutual savings banks in the United States - demand	66	53	0	119	0
Mutual savings banks in the United States - time	0	20	0	20	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	40,243	23,041	56	63,340	0
Foreign governments, central banks, etc. - demand	621	0	0	621	0
Foreign governments, central banks, etc. - time	15,600	8,450	0	24,050	0
Banks in foreign countries - demand	22,004	10,491	56	32,551	0
Banks in foreign countries - time	2,018	4,100	0	6,118	0
TOTAL DEPOSITS	11,363,331	6,876,770	2,552,075	20,792,176	12,480
Demand	4,461,856	2,160,140	792,277	7,414,273	9,035
Time	6,901,475	4,716,630	1,759,798	13,377,903	3,445
MISCELLANEOUS LIABILITIES - TOTAL	1,113,293	602,468	120,302	1,836,063	1,093
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	360,492	123,464	53,504	537,460	0
Other liabilities for borrowed money	10,499	268,751	1,469	280,719	0
Mortgage indebtedness	951	6,819	360	8,130	0
Acceptances outstanding	21,105	3,919	63	25,087	0
Other liabilities	720,246	199,515	64,906	984,667	1,093
TOTAL LIABILITIES	12,476,624	7,479,238	2,672,377	22,628,239	13,573
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	148,895	77,805	25,581	252,281	191
Reserve for bad debt losses on loans	146,428	77,433	24,813	248,674	191
Other reserves on loans	2,149	140	104	2,393	0
Reserves on securities	318	232	664	1,214	0
CAPITAL ACCOUNTS - TOTAL	857,359	514,357	204,164	1,575,880	6,131
Capital notes and debentures	120,617	38,381	7,785	166,783	0
Equity capital - total	736,742	475,976	196,379	1,409,097	6,131
Preferred stock	4,200	31,295	715	36,210	0
Common stock	207,013	127,530	62,841	397,384	1,750
Surplus	347,503	219,657	73,938	641,098	1,476
Undivided profits	164,458	86,659	52,800	303,917	2,830
Reserve for contingencies and other capital reserves	13,568	10,835	6,085	30,488	75
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	13,482,878	8,071,400	2,902,122	24,456,400	19,895
MEMORANDA					
Demand deposits adjusted[4]	3,146,112	1,778,053	755,680	5,679,845	9,035
Average of total deposits for the 15 calendar days ending with call date	9,324,888	6,754,134	2,519,679	18,598,701	12,531
Average of total loans for the 15 calendar days ending with call date	7,378,285	4,638,881	1,547,743	13,564,909	10,906
Unearned discount on instalment loans included in total capital accounts	8,619	541	254	9,414	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.4	9.6	6.0	12.9	10.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.2	11.8	18.6	12.8	1.0
Other securities	12.7	17.3	17.2	14.7	25.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.0	58.4	55.7	56.8	57.2
Other assets	2.7	2.9	2.4	2.7	5.9
Total capital accounts	6.4	6.4	7.0	6.4	30.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.7	7.9	8.9	8.5	34.9
NUMBER OF BANKS	101	103	125	329	2

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
4,693,756	268,102	2,673,565	7,635,423	5,962	1,167,084	98,574	1,341,656	2,607,314
1,966,133	94,384	894,514	2,955,031	1,602	606,984	50,815	664,359	1,322,158
2,652,506	171,148	1,752,356	4,576,010	4,352	551,782	46,806	668,310	1,266,898
739,368	47,631	456,641	1,243,640	403	194,690	20,496	263,055	478,241
219	0	345	564	0	0	2,883	330	3,213
1,912,919	123,517	1,295,370	3,331,806	3,949	357,092	23,427	404,925	785,444
75,117	2,570	26,695	104,382	8	8,318	953	8,987	18,258
613,270	28,438	300,884	942,592	47	202,676	16,945	190,574	410,195
191,578	4,217	83,356	279,151	1	21,060	2,667	19,107	42,834
585	5	351	941	0	389	7	253	649
225,140	11,087	127,328	363,555	46	134,499	9,298	133,636	277,433
195,967	13,129	89,849	298,945	0	46,728	4,973	37,578	89,279
544,861	2,459	6,950	554,270	25	123,195	824	19,436	143,455
533,232	2,439	6,880	542,551	25	95,531	115	19,266	114,912
7,690	0	0	7,690	0	27,654	0	170	27,824
3,489	10	70	3,569	0	0	609	0	609
450	10	0	460	0	10	100	0	110
6,569	26	0	6,595	0	0	0	0	0
47	0	0	47	0	0	0	0	0
0	0	0	0	0	0	0	0	0
6,522	26	0	6,548	0	0	0	0	0
0	0	0	0	0	0	0	0	0
5,858,456	299,025	2,981,399	9,138,880	6,034	1,492,955	116,343	1,551,666	3,160,964
3,001,258	114,733	1,138,843	4,254,834	1,682	866,392	64,457	845,355	1,776,204
2,857,198	184,292	1,842,556	4,884,046	4,352	626,563	51,886	706,311	1,384,760
531,045	8,816	52,161	592,022	880	88,199	3,117	29,894	121,210
303,131	0	1,800	304,931	0	43,262	900	4,425	48,587
30,886	0	300	31,186	88	200	0	117	317
12,126	67	187	12,380	13	495	34	142	671
31,709	898	1,316	33,923	0	0	0	114	114
153,193	7,851	48,558	209,602	779	44,242	2,183	25,096	71,521
6,389,501	307,841	3,033,560	9,730,902	6,914	1,581,154	119,460	1,581,560	3,282,174
0	0	0	0	0	0	0	0	0
65,506	2,705	26,940	95,151	3	20,643	1,522	21,377	43,542
65,208	2,620	25,056	92,884	3	17,607	1,067	13,145	31,819
204	84	910	1,198	0	1,474	155	4,834	6,463
94	1	974	1,069	0	1,562	300	3,398	5,260
483,074	23,273	239,672	746,019	5,370	131,596	11,278	127,544	270,418
24,072	1,458	7,484	33,014	0	6,200	0	930	7,130
459,002	21,815	232,188	713,005	5,370	125,396	11,278	126,614	263,288
0	518	240	758	0	0	0	90	90
131,201	5,554	56,099	192,854	1,350	33,360	2,945	31,715	68,020
175,826	9,507	94,630	279,963	625	89,313	7,875	86,113	183,301
145,893	5,784	71,794	223,471	2,725	1,610	133	3,296	5,039
6,082	452	9,425	15,959	670	1,113	325	5,400	6,838
6,938,081	333,819	3,300,172	10,572,072	12,287	1,733,393	132,260	1,730,481	3,596,134
1,713,351	98,029	1,031,096	2,842,476	1,656	664,069	59,727	794,024	1,517,820
5,684,578	296,337	2,932,360	8,913,275	5,859	1,457,136	115,211	1,526,443	3,098,790
3,638,755	173,401	1,699,588	5,511,744	1,625	891,508	66,166	835,073	1,792,747
3,028	66	1,316	4,410	0	53	0	2,731	2,784
17.3	12.2	8.0	14.3	3.9	15.9	17.4	13.6	14.9
12.5	20.6	30.1	18.3	6.7	13.9	16.4	18.7	16.3
13.1	11.1	9.0	11.8	60.2	12.2	16.9	15.1	13.8
54.1	53.8	51.4	53.2	13.8	54.7	47.0	50.4	52.3
2.9	2.4	1.4	2.5	15.3	3.3	2.3	2.3	2.8
7.0	7.0	7.3	7.1	43.7	7.6	8.5	7.4	7.5
9.6	9.6	10.3	9.8	47.7	10.6	12.8	10.3	10.5
199	24	503	726	3	38	6	138	182

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,249,879	374,799	595,849	2,220,527	1,872
Currency and coin	50,150	21,738	69,896	141,784	215
Reserve with Federal Reserve banks (member banks)	358,148	115,810	0	473,958	0
Demand balances with banks in U.S. (except American branches of foreign banks)	206,629	81,791	499,617	788,037	1,596
Other balances with banks in United States	367	200	2,675	3,242	54
Balances with banks in foreign countries	2,234	241	0	2,475	0
Cash items in process of collection	632,351	155,019	23,661	811,031	7
INVESTMENT SECURITIES - TOTAL	1,294,119	615,984	1,995,076	3,905,179	28,751
U.S. Treasury securities	591,364	261,184	917,102	1,769,650	9,841
Securities of other U.S. Government agencies and corps	95,308	63,079	328,991	487,378	50
Obligations of States and subdivisions	588,508	283,803	732,482	1,604,793	1,594
Other securities	18,939	7,918	16,501	43,358	17,266
TRADING ACCOUNT SECURITIES	119,659	7,421	2,445	129,525	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	307,993	80,796	204,962	593,751	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,829,731	1,063,204	2,422,498	6,315,433	4,890
Real estate loans - total	513,588	329,940	867,652	1,711,180	1,813
Secured by farmland	31,042	41,352	163,260	235,654	233
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	44,723	45,310	70,578	160,611	0
Guaranteed by Veterans Administration	15,872	11,488	29,413	56,773	0
Not insured or guaranteed by FHA or VA	205,092	127,939	353,340	686,371	594
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	1,455	107	436	1,998	0
Not insured by FHA	9,844	4,088	9,049	22,981	86
Secured by other properties	205,560	99,656	241,576	546,792	900
Loans to domestic commercial and foreign banks	13,267	3,390	2,757	19,414	0
Loans to other financial institutions	224,412	59,018	62,384	345,814	0
Loans to brokers and dealers in securities	61,990	7,715	6,829	76,534	0
Other loans for purchasing or carrying securities	40,037	13,636	30,596	84,269	0
Loans to farmers (excluding loans on real estate)	117,853	46,364	261,858	426,075	630
Commercial and industrial loans (incl. open market paper)	1,203,068	361,492	474,609	2,039,169	975
Other loans to individuals - total	622,201	210,103	702,005	1,534,309	1,083
Passenger automobile instalment loans	159,045	82,589	343,620	585,254	176
Credit cards and related plans:					
Retail (charge account) credit card plans	53,361	18,334	1,398	73,093	0
Check credit and revolving credit plans	8,905	1,435	4,116	14,456	0
Other retail consumer instalment loans	69,195	23,584	93,139	185,918	222
Residential repair and modernization instalment loans	22,559	12,850	31,036	66,445	10
Other instalment loans for personal expenditures	34,550	22,930	74,257	131,737	112
Single-payment loans for personal expenditures	274,586	48,381	154,439	477,406	563
All other loans (including overdrafts)	33,315	31,546	13,808	78,669	389
TOTAL LOANS AND SECURITIES	4,551,502	1,767,405	4,624,981	10,943,888	33,641
Bank premises, furniture and fixtures, and other assets representing bank premises	57,990	16,647	56,279	130,916	1,894
Real estate owned other than bank premises	3,305	1,440	3,980	8,725	266
Investments in subsidiaries not consolidated	2,921	15	267	3,203	0
Customers' liabilities on acceptances outstanding	22,579	79	1,039	23,697	0
Other assets	64,887	19,917	34,943	119,747	418
TOTAL ASSETS	5,953,063	2,180,302	5,317,338	13,450,703	38,091

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
122,523	77,877	25,905	226,305	55	519,305	10,098	131,039	660,442	229
9,137	4,902	3,469	17,508	1	24,195	657	14,495	39,347	0
45,555	27,426	0	72,981	0	173,966	4,168	0	178,134	0
28,056	18,305	20,721	67,082	54	96,245	4,929	110,624	211,798	229
510	0	0	510	0	700	0	415	1,115	0
180	3	36	219	0	300	0	0	300	0
39,085	27,241	1,679	68,005	0	223,899	344	5,505	229,748	0
303,651	192,848	133,634	630,133	125	626,050	24,553	476,802	1,127,405	474
153,929	95,125	79,053	328,107	125	273,768	17,846	262,933	554,547	372
18,216	15,432	15,768	49,416	0	73,445	3,705	90,929	168,079	0
128,958	76,223	37,300	242,481	0	272,605	2,888	116,662	392,155	0
2,548	6,068	1,513	10,129	0	6,232	114	6,278	12,624	102
2,600	0	0	2,600	0	37,558	0	0	37,558	0
23,935	7,375	3,162	34,472	0	72,543	850	40,896	114,289	0
497,528	274,346	153,065	924,939	0	1,318,193	31,227	702,274	2,051,694	2,419
130,079	68,493	33,402	231,974		153,857	2,661	88,589	245,107	86
6,308	4,240	5,438	15,986		22,625	1,041	21,093	44,759	86
32,928	22,417	5,334	60,679		11,420	123	5,926	17,469	0
7,839	4,817	480	13,136		4,563	0	3,052	7,615	0
50,469	22,410	12,705	85,584		42,988	836	30,599	74,423	0
378	0	0	378		113	0	0	113	0
777	474	385	1,636		2,175	50	608	2,833	0
31,380	14,135	9,060	54,575		69,973	611	27,311	97,895	0
200	120	450	770		8,338	0	139	8,477	0
4,341	1,811	15	6,167		29,525	0	5,386	34,911	48
0	69	0	69		2,676	0	727	3,403	0
1,299	2,701	645	4,645		54,110	9	2,665	56,784	15
102,637	72,915	51,214	226,766		434,448	18,169	332,408	785,025	0
119,548	59,160	29,243	207,951		323,146	5,491	126,349	454,986	0
137,122	64,373	37,031	238,526		297,371	4,774	140,795	442,940	2,270
58,135	25,241	16,821	100,197		92,131	1,756	59,912	153,799	1,121
732	14	0	746		33,915	0	59	33,974	0
477	696	0	1,173		2,258	44	496	2,798	0
28,202	13,327	6,391	47,920		38,770	1,285	14,803	54,858	195
7,412	3,502	1,751	12,665		13,303	173	5,445	18,921	114
18,553	11,469	5,323	35,345		24,308	477	18,518	43,303	250
23,611	10,124	6,745	40,480		92,686	1,039	41,562	135,287	590
2,302	4,704	1,065	8,071		14,722	123	5,216	20,061	0
827,714	474,569	289,861	1,592,144	125	2,054,344	56,630	1,219,972	3,330,946	2,893
18,920	10,058	4,297	33,275	22	45,417	276	15,028	60,721	122
634	389	300	1,323	0	1,366	11	1,330	2,707	0
0	0	0	0	0	238	0	0	238	0
658	58	1	717	0	43	0	0	43	0
7,738	3,967	1,677	13,382	3	21,824	97	6,472	28,393	556
978,187	566,918	322,041	1,867,146	205	2,642,537	67,112	1,373,841	4,083,490	3,800

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,667,109	1,621,102	4,100,605	9,388,816	13,679
Individuals, partnerships, and corporations - demand	2,054,003	816,695	1,851,333	4,722,031	10,195
Individuals, partnerships, and corporations - time	1,575,241	788,155	2,201,716	4,565,112	3,277
Savings deposits	564,710	306,063	810,440	1,681,213	946
Deposits accumulated for payment of personal loans	191	67	3,223	3,481	0
Other deposits of individuals, partnerships, and corps.	1,010,340	482,025	1,388,053	2,880,418	2,331
Certified and officers' checks, letters of credit, travelers' checks, etc.	37,865	16,252	47,556	101,673	207
GOVERNMENT DEPOSITS - TOTAL	444,324	126,021	530,434	1,100,779	585
United States Government - demand	99,284	40,428	71,098	210,810	168
United States Government - time	261	175	1,689	2,125	0
States and subdivisions - demand	270,442	55,905	315,697	642,044	417
States and subdivisions - time	74,337	29,513	141,950	245,800	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	734,324	146,794	77,345	958,463	567
Commercial banks in the United States - demand	732,899	146,784	77,139	956,822	567
Commercial banks in the United States - time	1,425	10	206	1,641	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,327	866	0	8,193	0
Foreign governments, central banks, etc. - demand	121	0	0	121	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	6,206	866	0	7,072	0
Banks in foreign countries - time	1,000	0	0	1,000	0
TOTAL DEPOSITS	4,853,084	1,894,783	4,708,384	11,456,251	14,831
Demand	3,200,820	1,076,930	2,362,823	6,640,573	11,554
Time	1,652,264	817,853	2,345,561	4,815,678	3,277
MISCELLANEOUS LIABILITIES - TOTAL	553,098	88,505	128,502	770,105	1,054
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	432,874	55,266	29,652	517,792	0
Other liabilities for borrowed money	2,844	424	2,910	6,178	479
Mortgage indebtedness	1,824	61	2,085	3,970	0
Acceptances outstanding	23,396	137	1,042	24,575	0
Other liabilities	92,160	32,617	92,813	217,590	575
TOTAL LIABILITIES	5,406,182	1,983,288	4,836,886	12,226,356	15,885
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	53,021	18,518	43,498	115,037	2
Reserve for bad debt losses on loans	51,345	17,545	35,967	104,857	0
Other reserves on loans	532	353	2,144	3,029	0
Reserves on securities	1,144	620	5,387	7,151	2
CAPITAL ACCOUNTS - TOTAL	493,860	178,496	436,954	1,109,310	22,204
Capital notes and debentures	26,870	1,700	12,504	41,074	200
Equity capital - total	466,990	176,796	424,450	1,068,236	22,004
Preferred stock	3,400	0	100	3,500	0
Common stock	116,093	51,439	113,398	280,930	7,749
Surplus	179,333	71,011	147,789	398,133	5,921
Undivided profits	161,466	52,738	157,038	371,242	8,308
Reserve for contingencies and other capital reserves	6,698	1,608	6,125	14,431	26
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,953,063	2,180,302	5,317,338	13,450,703	38,091
MEMORANDA					
Demand deposits adjusted[4]	1,736,286	734,699	2,190,925	4,661,910	10,812
Average of total deposits for the 15 calendar days ending with call date	4,549,985	1,840,890	4,559,835	10,950,710	14,462
Average of total loans for the 15 calendar days ending with call date	2,760,025	1,081,886	2,504,365	6,346,276	4,876
Unearned discount on instalment loans included in total capital accounts	1,782	1,681	7,086	10,549	7
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	21.0	17.2	11.2	16.5	4.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.5	14.9	23.4	16.8	26.0
Other securities	12.2	13.7	14.1	13.2	49.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.7	52.5	49.4	51.4	12.8
Other assets	2.5	1.7	1.8	2.1	6.8
Total capital accounts	8.3	8.2	8.2	8.2	58.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.0	11.6	11.5	11.7	84.2
NUMBER OF BANKS	98	71	495	664	7

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
731,396	423,165	239,596	1,394,157	0	1,889,409	53,728	1,104,813	3,047,950	0
277,319	173,197	96,903	547,419	0	924,696	29,557	547,570	1,501,823	0
447,021	245,634	139,844	832,499	0	950,003	23,963	549,297	1,523,263	0
123,372	66,449	39,076	228,897	0	239,442	6,278	120,017	365,737	0
0	0	0	0	0	0	0	103	103	0
323,649	179,185	100,768	603,602	0	710,561	17,685	429,177	1,157,423	0
7,056	4,334	2,849	14,239	0	14,710	208	7,946	22,864	0
111,393	65,126	47,548	224,067	0	194,567	5,440	113,446	313,453	0
28,484	12,557	12,259	53,300	0	64,644	1,169	34,476	100,289	0
4,970	680	1,323	6,973	0	925	4	285	1,214	0
37,286	34,703	20,049	92,038	0	97,587	3,169	54,857	155,613	0
40,653	17,186	13,917	71,756	0	31,411	1,098	23,828	56,337	0
19,198	15,307	413	34,918	0	238,410	415	5,664	244,489	0
19,198	15,072	413	34,683	0	237,720	415	5,644	243,779	0
0	235	0	235	0	660	0	20	680	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	30	0	0	30	0
137	15	0	152	0	433	0	0	433	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
137	15	0	152	0	433	0	0	433	0
0	0	0	0	0	0	0	0	0	0
862,124	503,613	287,557	1,653,294	0	2,322,819	59,583	1,223,923	3,606,325	0
369,480	239,878	132,473	741,831	0	1,339,790	34,518	650,493	2,024,801	0
492,644	263,735	155,084	911,463	0	983,029	25,065	573,430	1,581,524	0
43,740	16,599	5,874	66,213	3	94,731	977	17,495	113,203	3,070
9,444	3,125	0	12,569	0	52,445	0	50	52,495	0
400	0	0	400	0	2,328	300	859	3,487	744
67	0	0	67	0	629	0	271	900	0
658	58	12	728	0	43	0	0	43	0
33,171	13,416	5,862	52,449	3	39,286	677	16,315	56,278	2,326
905,864	520,212	293,431	1,719,507	3	2,417,550	60,560	1,241,418	3,719,528	3,070
0	0	0	0	0	0	0	0	0	0
10,947	6,293	3,650	20,890	0	27,393	658	13,578	41,629	0
9,700	5,200	2,549	17,449	0	24,451	608	10,199	35,258	0
63	531	846	1,440	0	1,233	0	2,340	3,573	0
1,184	562	255	2,001	0	1,709	50	1,039	2,798	0
61,376	40,413	24,960	126,749	202	197,594	5,894	118,845	322,333	730
1,080	600	131	1,811	0	3,400	0	1,303	4,703	0
60,296	39,813	24,829	124,938	202	194,194	5,894	117,542	317,630	730
0	0	0	0	0	108	0	396	504	0
22,451	14,855	8,679	45,985	100	50,936	1,185	33,638	85,759	335
22,768	15,220	8,578	46,566	20	74,230	2,635	43,055	119,920	125
14,874	9,464	7,422	31,760	82	65,939	1,461	38,135	105,535	270
203	274	150	627	0	2,981	613	2,318	5,912	0
978,187	566,918	322,041	1,867,146	205	2,642,537	67,112	1,373,841	4,083,490	3,800
282,713	185,008	118,122	585,843	0	813,527	32,590	604,868	1,450,985	0
852,911	500,579	286,708	1,640,198	0	2,236,400	58,468	1,203,467	3,498,335	0
497,582	278,176	153,186	928,944	0	1,310,661	30,886	702,012	2,043,559	2,484
192	101	33	326	0	793	45	827	1,665	0
12.5	13.7	8.0	12.1	26.8	19.7	15.0	9.5	16.2	6.0
17.6	19.5	29.4	20.2	61.0	13.1	32.1	25.8	17.7	9.8
13.7	14.5	12.1	13.7	.0	12.0	4.5	8.9	10.8	2.7
53.3	49.7	48.5	51.4	.0	52.6	47.8	54.1	53.0	63.7
2.9	2.6	1.9	2.6	12.2	2.6	.6	1.7	2.3	17.8
6.3	7.1	7.8	6.8	98.5	7.5	8.8	8.7	7.9	19.2
8.7	10.3	11.5	9.7	808.0	10.7	15.0	12.1	11.2	22.8
49	41	49	139	1	125	11	301	437	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	103,198	42,769		145,967
Currency and coin	20,365	13,102		33,467
Reserve with Federal Reserve banks (member banks)	36,155	3,240		39,395
Demand balances with banks in U.S. (except American branches of foreign banks)	19,256	16,140		35,396
Other balances with banks in United States	499	0		499
Balances with banks in foreign countries	0	0		0
Cash items in process of collection	26,923	10,287		37,210
INVESTMENT SECURITIES - TOTAL	241,663	133,169		374,832
U.S. Treasury securities	99,782	59,508		159,290
Securities of other U.S. Government agencies and corps.	26,975	2,176		29,151
Obligations of States and subdivisions	113,587	71,039		184,626
Other securities	1,319	446		1,765
TRADING ACCOUNT SECURITIES	0	0		0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	18,700	2,000		20,700
OTHER LOANS AND DISCOUNTS - TOTAL	485,037	222,250		707,287
Real estate loans - total	173,859	68,968		242,827
Secured by farmland	1,537	1,057		2,594
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	17,548	5,150		22,698
Guaranteed by Veterans Administration	3,179	1,586		4,765
Not insured or guaranteed by FHA or VA	41,996	10,794		52,790
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	0	0		0
Not insured by FHA	7,205	3,853		11,058
Secured by other properties	102,394	46,528		148,922
Loans to domestic commercial and foreign banks	5,500	0		5,500
Loans to other financial institutions	11,983	762		12,745
Loans to brokers and dealers in securities	6,000	0		6,000
Other loans for purchasing or carrying securities	784	1,544		2,328
Loans to farmers (excluding loans on real estate)[23]	9,131	984		10,115
Commercial and industrial loans (incl. open market paper)	127,506	99,020		226,526
Other loans to individuals - total	147,081	49,296		196,377
Passenger automobile instalment loans	43,871	25,233		69,104
Credit cards and related plans:				
Retail (charge account) credit card plans	10,884	2,595		13,479
Check credit and revolving credit plans	3,941	2,111		6,052
Other retail consumer instalment loans	41,492	6,193		47,685
Residential repair and modernization instalment loans	5,732	3,050		8,782
Other instalment loans for personal expenditures	18,235	6,494		24,729
Single-payment loans for personal expenditures	22,926	3,620		26,546
All other loans (including overdrafts)	3,193	1,676		4,869
TOTAL LOANS AND SECURITIES	745,400	357,419		1,102,819
Bank premises, furniture and fixtures, and other assets representing bank premises	26,415	9,591		36,006
Real estate owned other than bank premises	805	269		1,074
Investments in subsidiaries not consolidated	0	0		0
Customers' liabilities on acceptances outstanding	0	0		0
Other assets	7,763	3,888		11,651
TOTAL ASSETS	883,581	413,936		1,297,517

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
116,177	26,499		142,676	3,266	1,517,748	453,936	198,568	2,170,252	202
19,661	4,366		24,027	516	231,689	63,266	33,304	328,259	3
29,397	639		30,036	0	453,510	116,597	0	570,107	0
28,456	15,218		43,674	850	302,583	89,412	152,864	544,859	199
40	4,567		4,607	1,899	8,517	1,154	2,300	11,971	0
42	3		45	0	2,555	178	617	3,350	0
38,581	1,706		40,287	1	518,894	183,329	9,483	711,706	0
171,110	85,977		257,087	3,271	3,513,216	1,016,088	602,694	5,131,998	265
98,753	38,457		137,210	2,176	1,229,434	327,995	218,990	1,776,419	43
4,111	6,258		10,369	0	259,266	103,642	59,296	422,204	121
66,005	17,772		83,777	671	1,943,813	562,178	300,577	2,806,568	0
2,241	23,490		25,731	424	80,703	22,273	23,831	126,807	101
0	0		0	0	3,647	5,147	0	8,794	0
52,180	12,670		64,850	750	279,512	41,405	73,009	393,926	0
409,149	304,111		713,260	11,281	5,927,342	1,979,906	1,108,278	9,015,526	0
109,547	219,448		328,995		2,338,592	782,916	420,542	3,542,050	
1,440	1,651		3,091		16,007	3,135	1,697	20,839	
5,556	26,527		32,083		324,531	97,551	25,374	447,456	
3,469	24,190		27,659		153,479	25,724	18,240	197,443	
65,094	107,182		172,276		1,133,067	363,058	222,737	1,718,862	
23	0		23		29,763	10,137	1,350	41,250	
207	3,995		4,202		30,068	26,417	7,199	63,684	
33,758	55,903		89,661		651,677	256,894	143,945	1,052,516	
522	398		920		6,765	6,356	5,600	18,721	
5,541	380		5,921		185,328	154,557	22,067	361,952	
257	0		257		35,431	15,913	16,104	67,448	
987	620		1,607		17,330	7,438	1,617	26,385	
4,301	631		4,932		11,097	12,301	505	23,903	
128,762	30,646		159,408		1,653,691	427,842	277,821	2,359,354	
150,565	50,270		200,835		1,492,184	500,160	342,568	2,334,912	
61,676	15,227		76,903		457,718	111,519	90,687	659,924	
6,538	944		7,482		18,987	15,662	7,475	42,124	
2,210	136		2,346		29,046	11,784	13,435	54,265	
18,508	3,297		21,805		143,094	41,105	37,875	222,074	
5,326	3,031		8,357		90,560	85,988	24,579	201,127	
22,832	11,303		34,135		288,129	106,319	56,728	451,176	
33,475	16,332		49,807		464,650	127,783	111,789	704,222	
8,667	1,718		10,385		186,924	72,423	21,454	280,801	
632,439	402,758		1,035,197	15,302	9,723,717	3,042,546	1,783,981	14,550,244	265
14,889	6,642		21,531	1,632	180,569	59,015	40,296	279,880	43
377	269		646	0	3,022	700	777	4,499	0
0	0		0	0	2,638	989	215	3,842	0
170	0		170	0	4,893	900	357	6,150	0
3,741	2,586		6,327	5	98,336	32,258	19,161	149,755	2,720
767,793	438,754		1,206,547	20,205	11,530,923	3,590,344	2,043,355	17,164,622	3,230

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	662,074	271,393		933,467
Individuals, partnerships, and corporations - demand	287,228	122,722		409,950
Individuals, partnerships, and corporations - time	363,978	142,517		506,495
Savings deposits	223,715	78,434		302,149
Deposits accumulated for payment of personal loans	0	647		647
Other deposits of individuals, partnerships, and corps.	140,263	63,436		203,699
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,868	6,154		17,022
GOVERNMENT DEPOSITS - TOTAL	122,920	90,769		213,689
United States Government - demand	11,658	4,623		16,281
United States Government - time	90	10		100
States and subdivisions - demand	36,129	5,435		41,564
States and subdivisions - time	75,043	80,701		155,744
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,606	2,879		5,485
Commercial banks in the United States - demand	2,106	2,879		4,985
Commercial banks in the United States - time	500	0		500
Mutual savings banks in the United States - demand	0	0		0
Mutual savings banks in the United States - time	0	0		0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8	7		15
Foreign governments, central banks, etc. - demand	0	0		0
Foreign governments, central banks, etc. - time	0	0		0
Banks in foreign countries - demand	8	7		15
Banks in foreign countries - time	0	0		0
TOTAL DEPOSITS	787,608	365,048		1,152,656
Demand	347,997	141,820		489,817
Time	439,611	223,228		662,839
MISCELLANEOUS LIABILITIES - TOTAL	25,507	20,957		46,464
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	0	10,600		10,600
Other liabilities for borrowed money	124	0		124
Mortgage indebtedness	1,071	0		1,071
Acceptances outstanding	0	0		0
Other liabilities	24,312	10,357		34,669
TOTAL LIABILITIES	813,115	386,005		1,199,120
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0		0
RESERVES ON LOANS AND SECURITIES - TOTAL	7,126	3,913		11,039
Reserve for bad debt losses on loans	7,126	3,913		11,039
Other reserves on loans	0	0		0
Reserves on securities	0	0		0
CAPITAL ACCOUNTS - TOTAL	63,340	24,018		87,358
Capital notes and debentures	0	2,865		2,865
Equity capital - total	63,340	21,153		84,493
Preferred stock	0	0		0
Common stock	22,475	8,911		31,386
Surplus	21,000	5,697		26,697
Undivided profits	19,815	6,491		26,306
Reserve for contingencies and other capital reserves	50	54		104
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	883,581	413,936		1,297,517
MEMORANDA				
Demand deposits adjusted[4]	307,310	124,031		431,341
Average of total deposits for the 15 calendar days ending with call date	776,095	361,215		1,137,310
Average of total loans for the 15 calendar days ending with call date	503,287	224,581		727,868
Unearned discount on instalment loans included in total capital accounts	0	0		0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	11.7	10.3		11.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.3	14.9		14.5
Other securities	13.0	17.3		14.4
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.0	54.2		56.1
Other assets	4.0	3.3		3.8
Total capital accounts	7.2	5.8		6.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.3	7.7		8.8
NUMBER OF BANKS	4	4[16]		8

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
530,117	367,218		897,335	16,898	9,011,846	2,797,513	1,564,715	13,374,074	0
292,656	49,573		342,229	2,729	3,718,880	1,239,432	571,585	5,529,897	0
229,462	315,841		545,303	14,064	5,161,884	1,511,926	973,202	7,647,012	0
127,312	220,695		348,007	13,249	3,537,285	1,023,597	616,362	5,177,244	0
453	0		453	0	0	7	0	7	0
101,697	95,146		196,843	815	1,624,599	488,322	356,840	2,469,761	0
7,999	1,804		9,803	105	131,082	46,155	19,928	197,165	0
91,685	19,484		111,169	0	963,266	256,809	220,154	1,440,229	0
18,130	3,335		21,465	0	162,562	50,218	21,113	233,893	0
75	0		75	0	473	10	0	483	0
64,351	13,247		77,598	0	524,322	131,684	128,085	784,091	0
9,129	2,902		12,031	0	275,909	74,897	70,956	421,762	0
14,441	707		15,148	0	155,877	44,969	4,800	205,646	0
1,853	297		2,150	0	118,827	36,036	1,398	156,261	0
0	0		0	0	170	378	1,200	1,748	0
11,788	410		12,198	0	33,480	8,531	2,002	44,013	0
800	0		800	0	3,400	24	200	3,624	0
0	0		0	0	3,178	722	0	3,900	0
0	0		0	0	0	0	0	0	0
0	0		0	0	0	0	0	0	0
0	0		0	0	3,153	722	0	3,875	0
0	0		0	0	25	0	0	25	0
636,243	387,409		1,023,652	16,898	10,134,167	3,100,013	1,789,669	15,023,849	0
396,777	68,666		465,443	2,834	4,692,306	1,512,778	744,111	6,949,195	0
239,466	318,743		558,209	14,064	5,441,861	1,587,235	1,045,558	8,074,654	0
51,726	11,188		62,914	292	437,905	139,148	60,961	638,014	350
9,653	0		9,653	0	61,134	6,870	3,974	71,978	0
66	0		66	0	6,200	184	361	6,745	0
0	10		10	0	9,556	8,360	2,251	20,167	0
170	0		170	0	5,201	900	357	6,458	0
41,837	11,178		53,015	292	355,814	122,834	54,018	532,666	350
687,969	398,597		1,086,566	17,190	10,572,072	3,239,161	1,850,630	15,661,863	350
0	0		0	0	0	0	0	0	0
8,307	2,958		11,265	0	124,329	45,350	22,086	191,765	0
7,615	2,857		10,472	0	120,905	44,997	20,518	186,420	0
0	87		87	0	1,553	75	1,393	3,021	0
692	14		706	0	1,871	278	175	2,324	0
71,517	37,199		108,716	3,015	834,522	305,833	170,639	1,310,994	2,880
400	0		400	0	39,113	13,682	11,058	63,853	0
71,117	37,199		108,316	3,015	795,409	292,151	159,581	1,247,141	2,880
0	75		75	0	25	0	1,673	1,698	0
13,702	6,041		19,743	463	221,862	67,518	56,630	346,010	200
38,405	19,672		58,077	668	364,382	135,538	66,804	566,724	200
17,985	10,661		28,646	1,739	191,041	74,507	27,400	292,948	2,480
1,025	750		1,775	145	18,099	14,588	7,074	39,761	0
767,793	438,754		1,206,547	20,205	11,530,923	3,590,344	2,043,355	17,164,622	3,230
338,213	63,328		401,541	2,833	3,892,023	1,243,195	712,117	5,847,335	0
625,630	383,661		1,009,291	16,846	9,921,926	3,033,983	1,720,470	14,676,379	0
406,306	305,418		711,724	11,000	5,975,601	2,008,091	1,142,320	9,126,012	0
1,115	96		1,211	0	2,055	161	1,137	3,353	0
15.1	6.0		11.8	16.2	13.2	12.6	9.7	12.6	6.3
13.4	10.2		12.2	10.8	12.9	12.0	13.6	12.8	5.1
8.9	9.4		9.1	5.4	17.6	16.4	15.9	17.1	3.1
60.1	72.2		64.5	59.5	53.8	56.3	57.8	54.8	.0
2.5	2.2		2.4	8.1	2.5	2.6	2.0	2.6	85.5
9.3	8.5		9.0	14.9	7.2	8.5	8.4	7.6	89.2
12.9	10.0		11.7	20.4	9.5	10.9	10.5	9.9	96.5
48	24[17]		72	2	129	33	53	215	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	189,087	9,546	78,637	277,270
Currency and coin	22,443	1,629	7,794	31,866
Reserve with Federal Reserve banks (member banks)	52,194	2,506	0	54,700
Demand balances with banks in U.S. (except American branches of foreign banks)	81,405	4,820	51,517	137,742
Other balances with banks in United States	2,019	200	700	2,919
Balances with banks in foreign countries	0	0	0	0
Cash items in process of collection	31,026	391	18,626	50,043
INVESTMENT SECURITIES - TOTAL	305,032	20,355	160,388	485,775
U.S. Treasury securities	124,104	12,677	61,912	198,693
Securities of other U.S. Government agencies and corps	13,155	50	19,224	32,429
Obligations of States and subdivisions	164,928	7,534	74,153	246,615
Other securities	2,845	94	5,099	8,038
TRADING ACCOUNT SECURITIES	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	37,500	2,140	11,170	50,810
OTHER LOANS AND DISCOUNTS - TOTAL	572,074	28,024	260,882	860,980
Real estate loans - total	86,443	5,804	47,727	139,974
Secured by farmland	5,581	693	4,331	10,605
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	6,772	265	2,011	9,048
Guaranteed by Veterans Administration	2,726	6	479	3,211
Not insured or guaranteed by FHA or VA	23,600	3,292	16,080	42,972
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,475	0	0	1,475
Not insured by FHA	1,852	0	3,676	5,528
Secured by other properties	44,437	1,548	21,150	67,135
Loans to domestic commercial and foreign banks	0	0	0	0
Loans to other financial institutions	12,994	415	1,968	15,377
Loans to brokers and dealers in securities	162	0	0	162
Other loans for purchasing or carrying securities	3,408	0	2,769	6,177
Loans to farmers (excluding loans on real estate)	55,728	3,666	25,367	84,761
Commercial and industrial loans (incl. open market paper)	199,478	8,429	105,622	313,529
Other loans to individuals - total	187,216	9,544	75,780	272,540
Passenger automobile instalment loans	85,313	4,876	34,508	124,697
Credit cards and related plans:				
Retail (charge account) credit card plans	10,501	0	0	10,501
Check credit and revolving credit plans	658	0	2,509	3,167
Other retail consumer instalment loans	21,371	522	12,075	33,968
Residential repair and modernization instalment loans	6,514	62	6,092	12,668
Other instalment loans for personal expenditures	27,178	1,775	12,173	41,126
Single-payment loans for personal expenditures	35,681	2,309	8,423	46,413
All other loans (including overdrafts)	26,645	166	1,649	28,460
TOTAL LOANS AND SECURITIES	914,606	50,519	432,440	1,397,565
Bank premises, furniture and fixtures, and other assets representing bank premises	17,515	1,069	9,986	28,570
Real estate owned other than bank premises	2,082	57	992	3,131
Investments in subsidiaries not consolidated	100	0	0	100
Customers' liabilities on acceptances outstanding	20	0	172	192
Other assets	11,789	227	5,809	17,825
TOTAL ASSETS	1,135,199	61,418	528,036	1,724,653

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[18]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
9,063,258	14,958,447	315,524	24,337,229	772,966	902,969	333,987		1,236,956	9,740
380,752	388,205	28,631	797,588	1,591	107,314	72,437		179,751	1,657
2,048,611	3,393,345	0	5,441,956	0	290,505	2,089		292,594	0
703,003	958,298	259,401	1,920,702	577,293	86,874	198,450		285,324	7,141
54,232	39,398	813	94,443	92,989	1,666	11,179		12,845	0
53,635	73,068	1,747	128,450	80,084	2,278	0		2,278	0
5,823,025	10,106,133	24,932	15,954,090	21,009	414,332	49,832		464,164	942
9,304,003	9,410,326	746,689	19,461,018	428,264	1,285,995	1,019,790		2,305,785	13,918
3,367,461	3,515,836	217,508	7,100,805	124,586	335,495	420,322		755,817	9,328
561,933	566,987	94,660	1,223,580	116,189	148,178	116,874		265,052	0
5,067,757	5,139,128	422,798	10,629,683	113,934	789,271	466,086		1,255,357	4,590
306,852	188,375	11,723	506,950	73,555	13,051	16,508		29,559	0
1,271,516	1,027,646	5,055	2,304,217	2,254	64,099	995		65,094	0
795,992	472,770	62,450	1,331,212	232,149	73,250	55,712		128,962	14,000
28,315,429	29,523,990	1,446,978	59,286,397	1,224,771	2,842,850	1,598,005		4,440,855	17,660
4,362,330	3,049,512	238,113	7,649,955	49,129	327,334	405,181		732,515	
42,230	257,101	5,779	305,110	997	15,475	53,601		69,076	
405,428	192,122	19,932	617,482	11,895	20,168	3,407		23,575	
309,957	159,784	17,365	487,106	19,675	30,959	350		31,309	
1,636,541	1,004,400	109,104	2,750,045	10,919	98,395	162,278		260,673	
34,819	172,042	346	207,207	0	1,333	158		1,491	
259,720	111,114	10,367	381,201	0	13,289	9,115		22,404	
1,673,635	1,152,949	75,220	2,901,804	5,643	147,715	176,272		323,987	
656,567	816,651	6,471	1,479,689	73,724	8,111	3,468		11,579	
1,823,637	2,363,832	70,639	4,258,108	116,893	88,698	29,408		118,106	
1,669,621	2,700,353	68,499	4,438,473	121,373	31,039	40,137		71,176	
274,662	465,677	16,955	757,294	9,692	12,151	12,947		25,098	
90,820	61,211	11,966	163,997	0	31,629	71,096		102,725	
14,999,819	15,602,114	638,443	31,240,376	742,298	1,323,915	399,858		1,723,773	
3,701,498	3,305,773	365,453	7,372,724	77,253	946,800	622,494		1,569,294	
754,200	593,734	120,445	1,468,379	58,470	357,230	239,724		596,954	
350,295	232,122	18,469	600,886	0	75,858	29,556		105,414	
156,675	161,332	18,376	336,383	0	25,904	1,977		27,881	
237,702	161,329	26,950	425,981	0	154,083	80,815		234,898	
249,045	146,683	37,702	433,430	28	42,307	20,868		63,175	
874,663	655,191	99,612	1,629,466	1,641	130,799	131,614		262,413	
1,078,918	1,355,382	43,899	2,478,199	17,114	160,619	117,940		278,559	
736,475	1,158,867	30,439	1,925,781	34,409	73,173	13,416		86,589	
39,686,940	40,434,732	2,261,172	82,382,844	1,887,438	4,266,194	2,674,502		6,940,696	45,578
578,168	582,715	34,505	1,195,388	17,160	92,437	69,316		161,753	393
14,504	20,437	224	35,165	107	524	4,139		4,663	0
256,741	95,983	173	352,897	230	3,792	460		4,252	0
976,631	1,301,506	49,382	2,327,519	76,982	32,488	3,608		36,096	0
988,946	1,105,560	37,589	2,132,095	94,279	77,348	34,112		111,460	207
51,565,188	58,499,380	2,698,569	112,763,137	2,849,162	5,375,752	3,120,124		8,495,876	55,918

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	788,820	48,375	344,889	1,182,084
Individuals, partnerships, and corporations - demand	395,397	23,996	170,062	589,455
Individuals, partnerships, and corporations - time	379,591	23,869	169,345	572,805
Savings deposits	179,804	13,552	71,054	264,410
Deposits accumulated for payment of personal loans	12	0	0	12
Other deposits of individuals, partnerships, and corps.	199,775	10,317	98,291	308,383
Certified and officers' checks, letters of credit, travelers' checks, etc.	13,832	510	5,482	19,824
GOVERNMENT DEPOSITS - TOTAL	181,557	7,048	120,684	309,289
United States Government - demand	25,648	681	6,219	32,548
United States Government - time	21,789	0	2,249	24,038
States and subdivisions - demand	48,672	2,697	42,977	94,346
States and subdivisions - time	85,448	3,670	69,239	158,357
DOMESTIC INTERBANK DEPOSITS - TOTAL	32,687	0	5,356	38,043
Commercial banks in the United States - demand	30,787	0	4,505	35,292
Commercial banks in the United States - time	1,900	0	851	2,751
Mutual savings banks in the United States - demand	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	0	0	0	0
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	1,003,064	55,423	470,929	1,529,416
Demand	514,336	27,884	229,245	771,465
Time	488,728	27,539	241,684	757,951
MISCELLANEOUS LIABILITIES - TOTAL	41,719	953	17,317	59,989
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	12,748	0	4,790	17,538
Other liabilities for borrowed money	95	0	0	95
Mortgage indebtedness	216	0	0	216
Acceptances outstanding	20	0	172	192
Other liabilities	28,640	953	12,355	41,948
TOTAL LIABILITIES	1,044,783	56,376	488,246	1,589,405
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	11,380	462	4,495	16,337
Reserve for bad debt losses on loans	11,379	462	4,423	16,264
Other reserves on loans	0	0	0	0
Reserves on securities	1	0	72	73
CAPITAL ACCOUNTS - TOTAL	79,036	4,580	35,295	118,911
Capital notes and debentures	1,075	180	2,400	3,655
Equity capital - total	77,961	4,400	32,895	115,256
Preferred stock	0	0	0	0
Common stock	24,271	1,395	11,757	37,423
Surplus	24,332	1,745	12,072	38,149
Undivided profits	13,851	656	5,958	20,465
Reserve for contingencies and other capital reserves	15,507	604	3,108	19,219
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,135,199	61,418	528,036	1,724,653
MEMORANDA				
Demand deposits adjusted[4]	426,875	26,812	199,895	653,582
Average of total deposits for the 15 calendar days ending with call date	977,086	54,782	455,690	1,487,558
Average of total loans for the 15 calendar days ending with call date	561,569	28,933	261,125	851,627
Unearned discount on instalment loans included in total capital accounts	1,203	74	783	2,060
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	16.7	15.5	14.9	16.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.1	20.7	15.4	13.4
Other securities	14.8	12.4	15.0	14.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.7	49.1	51.5	52.9
Other assets	2.8	2.2	3.2	2.9
Total capital accounts	7.0	7.5	6.7	6.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.6	11.7	9.1	9.5
NUMBER OF BANKS	33	6	27	66

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[19]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[18]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
29,693,026	31,128,460	1,868,180	62,689,666	887,022	3,626,046	2,326,670		5,952,716	38,6[illegible]
15,315,458	17,445,898	915,597	33,676,953	471,827	1,934,717	1,050,142		2,984,859	13,395
13,254,062	11,290,293	898,186	25,442,541	239,630	1,655,190	1,256,578		2,911,768	5,071
6,178,982	4,356,677	481,647	11,017,306	94,752	791,906	608,285		1,400,191	3,845
1,194	2	0	1,196	0	487	1,352		1,839	0
7,073,886	6,933,614	416,539	14,424,039	144,878	862,797	646,941		1,509,738	1,22[illegible]
1,123,506	2,392,269	54,397	3,570,172	175,565	36,139	19,950		56,089	276
3,496,995	3,194,655	205,224	6,896,874	30,768	592,656	317,039		909,695	8,714
555,824	753,736	44,293	1,353,853	24,534	103,271	33,631		136,902	5,93[illegible]
30,484	54,897	1,187	86,568	0	4,610	4,832		9,442	0
1,302,529	1,258,668	53,201	2,614,398	3,359	127,493	89,075		216,568	1,137
1,608,158	1,127,354	106,543	2,842,055	2,875	357,282	189,501		546,783	1,582
4,029,503	7,281,394	22,327	11,333,224	222,868	285,186	61,903		347,089	0
3,437,905	6,422,198	15,086	9,875,189	53,165	269,958	59,908		329,866	0
372,006	331,617	100	703,723	8,800	15,228	1,995		17,223	0
161,980	419,413	6,481	587,874	126,180	0	0		0	0
57,612	108,166	660	166,438	34,723	0	0		0	0
2,390,212	3,370,865	157,544	5,918,621	430,133	12,166	0		12,166	0
381,911	365,843	9,152	756,906	79,553	0	0		0	0
1,210,841	1,432,071	53,240	2,696,152	134,579	1,300	0		1,300	0
772,133	1,483,711	79,299	2,335,143	167,134	6,961	0		6,961	0
25,327	89,240	15,853	130,420	48,867	3,905	0		3,905	0
39,609,736	44,975,374	2,253,275	86,838,385	1,570,791	4,516,054	2,705,612		7,221,666	47,315
23,051,246	30,541,736	1,177,506	54,770,488	1,101,317	2,478,539	1,252,706		3,731,245	40,663
16,558,490	14,433,638	1,075,769	32,067,897	469,474	2,037,515	1,452,906		3,490,421	[illegible],653
7,274,393	8,667,868	166,519	16,108,780	1,103,220	397,235	144,470		541,705	1,193
1,741,004	2,423,321	26,272	4,190,597	96,390	98,597	13,269		111,866	0
473,241	674,465	14,210	1,161,916	87,458	17,692	2,478		20,170	0
54,669	56,511	1,172	112,352	0	4,740	7,978		12,718	0
1,005,785	1,353,080	49,382	2,408,247	93,124	25,341	3,608		28,949	0
3,999,694	4,160,491	75,483	8,235,668	826,248	250,865	117,137		368,002	1,193
46,884,129	53,643,242	2,419,794	102,947,165	2,674,011	4,913,289	2,850,082		7,763,371	48,509
0	0	0	0	0	0	19		19	0
773,473	730,115	27,203	1,530,791	5,952	58,201	31,927		90,128	249
772,235	726,937	25,300	1,524,472	1,501	58,011	29,979		87,990	249
563	1,613	1,724	3,900	2,656	35	1,334		1,369	0
675	1,565	179	2,419	1,795	155	614		769	0
3,907,586	4,126,023	251,572	8,285,181	169,199	404,262	238,096		642,358	7,1[illegible]0
271,858	323,421	14,208	609,487	51,089	65,000	12,685		77,685	0
3,635,728	3,802,602	237,364	7,675,694	118,110	339,262	225,411		564,673	7,1[illegible]0
40,624	0	0	40,624	4,540	0	672		672	0
1,001,118	1,078,592	76,659	2,156,369	25,500	101,920	52,296		154,216	40[illegible]
1,492,467	1,746,145	94,631	3,333,243	43,768	164,952	123,534		288,486	4,6[illegible]0
991,250	958,135	64,458	2,013,843	23,468	68,835	45,306		114,141	1,5[illegible]0
110,269	19,730	1,616	131,615	20,834	3,555	3,603		7,158	5[illegible]0
51,565,188	58,499,380	2,698,569	112,763,137	2,849,162	5,375,752	3,120,124		8,495,876	[illegible],918
13,234,492	13,259,669	1,093,195	27,587,356	1,002,609	1,690,978	1,109,335		2,800,313	33,72[illegible]
38,067,940	43,466,018	2,140,703	83,674,661	1,548,593	4,383,694	2,681,035		7,064,729	42,09[illegible]
27,824,265	30,377,946	1,469,021	59,671,232	1,186,017	2,798,757	1,599,419		4,398,176	17,5[illegible]
3,308	539	19	3,866	0	289	91		380	0
17.6	25.6	11.7	21.6	27.1	16.8	10.7		14.6	17.4
7.6	7.0	11.6	7.4	8.5	9.0	17.2		12.0	16.7
12.9	10.9	16.3	11.9	6.7	16.1	15.5		15.9	8.[illegible]
56.5	51.3	55.9	53.8	51.1	54.2	53.0		53.8	[illegible]
5.5	5.3	4.5	5.4	6.6	3.8	3.6		3.7	1.1
7.6	7.1	9.8	7.4	16.1	7.5	7.6		7.6	12.8
10.0	10.3	12.2	10.2	23.7	9.8	10.1		9.9	19.4
169	76	42	287	24	22	75[20]		97	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	99,623	2,966	45,753	148,342	10,654
Currency and coin	7,993	222	6,333	14,548	308
Reserve with Federal Reserve banks (member banks)	41,004	1,281	0	42,285	0
Demand balances with banks in U.S. (except American branches of foreign banks)	32,751	989	36,868	70,608	10,029
Other balances with banks in United States	0	0	108	108	0
Balances with banks in foreign countries	130	23	108	261	0
Cash items in process of collection	17,745	451	2,336	20,532	317
INVESTMENT SECURITIES - TOTAL	260,464	8,421	328,694	597,579	78,812
U.S. Treasury securities	136,361	5,228	152,345	293,934	25,948
Securities of other U.S. Government agencies and corps	18,277	1,144	87,020	106,441	24,545
Obligations of States and subdivisions	104,440	1,989	88,176	194,605	22,132
Other securities	1,386	60	1,153	2,599	6,187
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	12,000	0	1,667	13,667	3,300
OTHER LOANS AND DISCOUNTS - TOTAL	443,275	15,824	347,920	807,019	56,240
Real estate loans - total	141,923	2,098	94,939	238,960	31,311
Secured by farmland	20,477	743	40,595	61,815	16,730
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	14,403	182	9,188	23,773	10,344
Guaranteed by Veterans Administration	7,049	0	758	7,807	3,698
Not insured or guaranteed by FHA or VA	63,043	610	26,244	89,897	213
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	742	0	0	742	180
Not insured by FHA	3,569	0	626	4,195	129
Secured by other properties	32,640	563	17,528	50,731	17
Loans to domestic commercial and foreign banks	600	0	1,000	1,600	5,554
Loans to other financial institutions	2,595	0	1,205	3,800	0
Loans to brokers and dealers in securities	5	0	100	105	0
Other loans for purchasing or carrying securities	1,403	264	1,244	2,911	0
Loans to farmers (excluding loans on real estate)	78,654	5,194	141,913	225,761	752
Commercial and industrial loans (incl. open market paper)	118,524	4,042	48,448	171,014	7,261
Other loans to individuals - total	95,665	3,859	56,293	155,817	1,142
Passenger automobile instalment loans	38,490	1,160	22,039	61,689	518
Credit cards and related plans:					
Retail (charge account) credit card plans	0	0	0	0	0
Check credit and revolving credit plans	1,095	0	7	1,102	0
Other retail consumer instalment loans	14,787	1,384	8,273	24,444	103
Residential repair and modernization instalment loans	4,884	126	1,773	6,783	20
Other instalment loans for personal expenditures	14,033	359	8,396	22,788	178
Single-payment loans for personal expenditures	22,376	830	15,805	39,011	323
All other loans (including overdrafts)	3,906	367	2,778	7,051	10,220
TOTAL LOANS AND SECURITIES	715,739	24,245	678,281	1,418,265	138,352
Bank premises, furniture and fixtures, and other assets representing bank premises	13,134	497	6,145	19,776	40
Real estate owned other than bank premises	341	0	190	531	0
Investments in subsidiaries not consolidated	0	0	200	200	300
Customers' liabilities on acceptances outstanding	303	0	157	460	0
Other assets	6,604	39	3,951	10,594	1,351
TOTAL ASSETS	835,744	27,747	734,677	1,598,168	150,697

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
2,100,576	1,165,485	231,871	3,497,932	844	912,910	22,843	183,593	1,119,346	259
234,538	126,195	47,307	408,040	275	52,139	2,458	21,279	75,876	26
669,639	418,041	0	1,087,680	0	247,415	7,061	0	254,476	0
420,092	216,308	153,947	790,347	564	371,387	11,757	139,383	522,527	220
28,158	150	3,084	31,392	0	3,932	275	11,343	15,550	3
13,578	1,891	0	15,469	0	316	0	0	316	0
734,571	402,900	27,533	1,165,004	5	237,721	1,292	11,588	250,601	10
4,252,009	2,349,417	926,148	7,527,574	4,312	1,377,425	41,993	470,484	1,889,902	0
1,835,687	964,507	453,105	3,253,299	2,766	602,250	22,501	256,383	881,134	0
293,095	98,024	110,525	501,644	0	43,199	1,380	27,136	71,715	0
2,050,143	1,265,068	340,576	3,655,787	1,546	635,917	17,927	181,897	835,741	0
73,084	21,818	21,942	116,844	0	96,059	185	5,068	101,312	0
21,678	1,613	0	23,291	0	6,504	0	4,305	10,809	0
447,887	220,270	109,840	777,997	250	395,420	6,730	59,914	462,064	0
7,174,713	4,385,245	1,445,844	13,005,802	6,503	2,103,916	70,190	705,519	2,879,625	1,041
2,076,135	1,437,291	635,432	4,148,858		366,297	15,308	115,155	496,760	
103,335	49,996	64,937	218,268		62,399	5,832	29,065	97,296	
86,579	38,242	26,286	151,107		12,992	345	1,822	15,159	
69,102	21,712	16,293	107,107		6,036	19	249	6,304	
1,177,945	646,308	407,069	2,231,322		145,137	4,700	48,899	198,736	
8,649	749	261	9,659		950	0	334	1,284	
48,871	78,984	11,547	139,402		11,081	0	2,608	13,689	
581,654	601,300	109,039	1,291,993		127,702	4,412	32,178	164,292	
8,272	4,789	2,430	15,491		7,015	0	2,000	9,015	
303,533	188,767	12,372	504,672		120,261	517	15,675	136,453	
24,794	58,508	5,657	88,959		3,433	0	13	3,446	
63,939	40,860	7,245	112,044		49,073	23	6,894	55,990	
88,084	43,152	58,162	189,398		230,569	23,133	119,254	372,956	
2,064,321	1,526,360	251,307	3,841,988		709,094	12,373	204,703	926,170	
2,295,958	927,740	459,832	3,683,530		524,810	17,835	237,631	780,276	
950,270	325,011	206,003	1,481,284		202,157	10,238	118,855	331,250	
171,412	61,603	10,628	243,643		38,920	0	0	38,920	
18,879	5,347	1,988	26,214		3,374	16	557	3,947	
212,637	84,188	50,829	347,654		56,116	2,909	39,285	98,310	
178,806	40,949	22,005	241,760		19,863	691	9,516	30,070	
321,951	136,078	62,842	520,871		83,461	2,197	45,603	131,261	
442,003	274,564	105,537	822,104		120,919	1,784	23,815	146,518	
249,677	157,778	13,407	420,862		93,364	1,001	4,194	98,559	
11,896,287	6,956,545	2,481,832	21,334,664	11,065	3,883,265	118,913	1,240,222	5,242,400	1,041
204,420	109,055	46,151	359,626	26	72,099	858	21,542	94,499	3
3,010	882	1,234	5,126	0	3,771	112	1,372	5,255	110
3,510	1,221	0	4,731	0	3,688	0	128	3,816	0
16,361	10,296	440	27,097	0	263	0	100	363	0
125,105	85,367	16,177	226,649	33	37,557	272	9,808	47,637	238
14,349,269	8,328,851	2,777,705	25,455,825	11,968	4,913,553	142,998	1,456,765	6,513,316	1,651

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	667,516	23,388	591,706	1,282,610	18,649
Individuals, partnerships, and corporations - demand	244,189	8,914	230,304	483,407	4,224
Individuals, partnerships, and corporations - time	414,767	14,287	356,148	785,202	14,061
Savings deposits	76,804	2,367	52,097	131,268	1,254
Deposits accumulated for payment of personal loans	1	0	3	4	0
Other deposits of individuals, partnerships, and corps.	337,962	11,920	304,048	653,930	12,807
Certified and officers' checks, letters of credit, travelers' checks, etc	8,560	187	5,254	14,001	364
GOVERNMENT DEPOSITS - TOTAL	62,843	1,529	61,370	125,742	104,542
United States Government - demand	23,871	233	21,157	45,261	201
United States Government - time	109	3	23	135	5
States and subdivisions - demand	18,049	471	20,736	39,256	59,152
States and subdivisions - time	20,814	822	19,454	41,090	45,184
DOMESTIC INTERBANK DEPOSITS - TOTAL	11,460	52	3,055	14,567	4,609
Commercial banks in the United States - demand	11,198	42	3,009	14,249	4,609
Commercial banks in the United States - time	245	10	46	301	0
Mutual savings banks in the United States - demand	17	0	0	17	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	42	0	0	42	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	42	0	0	42	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	741,861	24,969	656,131	1,422,961	127,800
Demand	305,926	9,847	280,460	596,233	68,550
Time	435,935	15,122	375,671	826,728	59,250
MISCELLANEOUS LIABILITIES - TOTAL	28,544	487	10,666	39,697	2,172
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	2,125	0	450	2,575	0
Other liabilities for borrowed money	0	0	1,550	1,550	0
Mortgage indebtedness	209	0	0	209	0
Acceptances outstanding	309	0	157	466	0
Other liabilities	25,901	487	8,509	34,897	2,172
TOTAL LIABILITIES	770,405	25,456	666,797	1,462,658	129,972
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	9,373	226	7,584	17,183	0
Reserve for bad debt losses on loans	9,368	226	7,323	16,917	0
Other reserves on loans	5	0	200	205	0
Reserves on securities	0	0	61	61	0
CAPITAL ACCOUNTS - TOTAL	55,966	2,065	60,296	118,327	20,725
Capital notes and debentures	2,000	150	1,094	3,244	2,100
Equity capital - total	53,966	1,915	59,202	115,083	18,625
Preferred stock	0	0	0	0	0
Common stock	16,311	750	14,243	31,304	352
Surplus	20,214	725	20,841	41,780	3,300
Undivided profits	15,831	425	21,784	38,040	12,211
Reserve for contingencies and other capital reserves	1,610	15	2,334	3,959	2,762
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	835,744	27,747	734,677	1,598,168	150,697
MEMORANDA					
Demand deposits adjusted[4]	253,112	9,121	253,958	516,191	63,423
Average of total deposits for the 15 calendar days ending with call date	736,013	25,068	653,184	1,414,265	124,296
Average of total loans for the 15 calendar days ending with call date	441,333	15,718	344,005	801,056	56,368
Unearned discount on instalment loans included in total capital accounts	1,268	0	717	1,985	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	11.9	10.7	6.2	9.3	7.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	18.5	23.0	32.6	25.1	33.5
Other securities	12.7	7.4	12.2	12.3	18.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.5	57.0	47.6	51.4	39.5
Other assets	2.4	1.9	1.4	2.0	1.1
Total capital accounts	6.7	7.4	8.2	7.4	12.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.3	10.6	11.2	10.2	14.2
NUMBER OF BANKS	42	4	120	166	3

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
10,578,804	6,140,927	2,261,147	18,980,878	9,818	3,291,194	110,290	1,106,262	4,507,746	260
4,389,247	2,513,074	749,478	7,651,799	3,327	1,733,890	53,253	529,745	2,316,888	260
6,064,322	3,562,083	1,489,748	11,116,153	6,397	1,516,029	56,060	562,720	2,134,809	0
3,305,442	2,183,635	786,120	6,275,197	768	621,383	17,632	233,803	872,818	0
273,904	110,736	51,895	436,535	291	5,226	0	2,223	7,449	0
2,484,976	1,267,712	651,733	4,404,421	5,338	889,420	38,428	326,694	1,254,542	0
125,235	65,770	21,921	212,926	94	41,275	977	13,797	56,049	0
1,295,370	617,008	190,448	2,102,826	552	576,087	16,619	173,914	766,620	0
253,965	150,730	52,506	457,201	6	86,504	944	14,749	102,197	0
824	0	410	1,234	0	25,931	0	1,583	27,514	0
481,091	168,333	72,062	721,486	216	230,729	8,504	71,032	310,265	0
559,490	297,945	65,470	922,905	330	232,923	7,171	86,550	326,644	0
347,276	191,759	2,180	541,215	75	318,541	3,128	10,924	332,593	0
337,445	183,279	1,863	522,587	75	305,831	2,473	10,078	318,382	0
9,213	1,580	210	11,003	0	12,634	655	845	14,134	0
618	6,900	107	7,625	0	52	0	1	53	0
0	0	0	0	0	24	0	0	24	0
46,539	16,542	0	63,081	0	787	0	0	787	0
13	36	0	49	0	0	0	0	0	0
22,500	7,000	0	29,500	0	0	0	0	0	0
14,701	9,506	0	24,207	0	787	0	0	787	0
9,325	0	0	9,325	0	0	0	0	0	0
12,267,989	6,966,236	2,453,775	21,688,000	10,445	4,186,609	130,037	1,291,100	5,607,746	260
5,602,315	3,097,628	897,937	9,597,880	3,718	2,399,068	66,151	639,402	3,104,621	260
6,665,674	3,868,608	1,555,838	12,090,120	6,727	1,787,541	63,886	651,698	2,503,125	0
801,997	544,564	69,861	1,416,422	187	282,262	1,465	37,937	321,664	866
359,435	246,128	790	606,353	0	172,630	0	500	173,130	0
10,726	9,138	2,900	22,764	0	5,491	0	1,079	6,570	531
1,832	292	1,108	3,232	0	1,075	155	3,920	5,150	0
16,361	10,296	440	27,097	0	263	0	100	363	0
413,643	278,710	64,623	756,976	187	102,803	1,310	32,338	136,451	335
13,069,986	7,510,800	2,523,636	23,104,422	10,632	4,468,871	131,502	1,329,037	5,929,410	1,126
0	19	0	19	0	86	8	3	97	0
144,227	107,657	33,517	285,401	0	39,607	982	8,254	48,843	36
129,883	81,463	29,221	240,567	0	39,391	982	8,077	48,450	36
6,054	1,232	2,284	9,570	0	216	0	92	308	0
8,290	24,962	2,012	35,264	0	0	0	85	85	0
1,135,056	710,375	220,552	2,065,983	1,336	404,989	10,506	119,471	534,966	489
28,390	10,106	2,575	41,071	0	22,459	295	2,158	24,912	0
1,106,666	700,269	217,977	2,024,912	1,336	382,530	10,211	117,313	510,054	489
0	0	200	200	0	350	0	0	350	0
297,162	171,872	62,170	531,204	150	105,705	2,412	35,801	143,918	125
544,611	382,448	108,074	1,035,133	400	137,570	3,663	40,545	181,778	352
260,575	135,434	47,056	443,065	759	136,037	4,033	40,297	180,367	12
4,318	10,515	477	15,310	27	2,868	103	670	3,641	0
14,349,269	8,328,851	2,777,705	25,455,825	11,968	4,913,553	142,998	1,456,765	6,513,316	1,651
4,276,334	2,360,719	816,035	7,453,088	3,632	1,769,012	61,442	602,987	2,433,441	250
11,990,879	6,770,572	2,365,311	21,126,762	10,387	3,987,116	126,908	1,264,565	5,378,589	246
7,127,175	4,614,941	1,558,285	13,300,401	6,759	2,094,863	70,192	705,146	2,870,201	1,041
1,284	19	317	1,620	0	5,651	654	4,408	10,713	0
14.6	14.0	8.3	13.7	7.1	18.6	16.0	12.6	17.2	15.7
14.8	12.8	20.3	14.8	23.1	13.1	16.7	19.5	14.6	.0
14.9	15.5	13.1	14.9	12.9	15.0	12.7	13.1	14.6	.0
53.1	55.3	56.0	54.1	56.4	50.9	53.8	52.5	51.3	63.1
2.5	2.5	2.3	2.4	.5	2.4	.9	2.3	2.3	21.3
7.9	8.5	7.9	8.1	11.2	8.2	7.3	8.2	8.2	29.6
10.9	11.5	10.5	11.0	16.0	11.9	10.8	11.7	11.9	35.1
217	120	177	514	2	203	19	211	433	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970 (Amounts in thousands of dollars)

ASSETS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[12]
	NATIONAL	STATE BANKS	TOTAL	
		F.R. NON-MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	605,501	66,287	671,788	2,881
Currency and coin	32,973	10,260	43,233	85
Reserve with Federal Reserve banks (member banks)	256,983	0	256,983	0
Demand balances with banks in U.S. (except American branches of foreign banks)	31,174	46,672	77,846	2,332
Other balances with banks in United States	20,518	296	20,814	0
Balances with banks in foreign countries	1,749	1,002	2,751	241
Cash items in process of collection	262,104	8,057	270,161	223
INVESTMENT SECURITIES - TOTAL	929,001	230,491	1,159,492	4,873
U.S. Treasury securities	313,957	111,572	425,529	4,511
Securities of other U.S. Government agencies and corps.	42,926	10,594	53,520	250
Obligations of States and subdivisions	564,226	106,489	670,715	0
Other securities	7,892	1,836	9,728	112
TRADING ACCOUNT SECURITIES	14,616	0	14,616	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	40,950	40,375	81,325	1,800
OTHER LOANS AND DISCOUNTS - TOTAL	2,104,186	385,106	2,489,292	6,198
Real estate loans - total	517,159	138,163	655,322	
Secured by farmland	11,775	9,145	20,920	
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	137,699	8,165	145,864	
Guaranteed by Veterans Administration	19,298	1,400	20,698	
Not insured or guaranteed by FHA or VA	173,422	50,283	223,705	
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,740	0	1,740	
Not insured by FHA	1,782	5,606	7,388	
Secured by other properties	171,443	63,564	235,007	
Loans to domestic commercial and foreign banks	1,433	0	1,433	
Loans to other financial institutions	106,519	2,507	109,026	
Loans to brokers and dealers in securities	4,747	115	4,862	
Other loans for purchasing or carrying securities	12,152	1,046	13,198	
Loans to farmers (excluding loans on real estate)	101,473	25,920	127,393	
Commercial and industrial loans (incl. open market paper)	956,025	119,211	1,075,236	
Other loans to individuals - total	386,634	95,920	482,554	
Passenger automobile instalment loans	174,324	37,377	211,701	
Credit cards and related plans:				
Retail (charge account) credit card plans	44,708	1,953	46,661	
Check credit and revolving credit plans	765	30	795	
Other retail consumer instalment loans	26,226	23,969	50,195	
Residential repair and modernization instalment loans	26,102	4,015	30,117	
Other instalment loans for personal expenditures	57,273	14,932	72,205	
Single-payment loans for personal expenditures	57,236	13,644	70,880	
All other loans (including overdrafts)	18,044	2,224	20,268	
TOTAL LOANS AND SECURITIES	3,088,753	655,972	3,744,725	12,871
Bank premises, furniture and fixtures, and other assets representing bank premises	89,384	20,222	109,606	375
Real estate owned other than bank premises	7,567	2,662	10,229	0
Investments in subsidiaries not consolidated	2,500	6	2,506	0
Customers' liabilities on acceptances outstanding	34,006	313	34,319	29,452
Other assets	36,980	7,006	43,986	8,652
TOTAL ASSETS	3,864,691	752,468	4,617,159	54,231

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. NON-MEMBERS		
3,154,217	1,195,650	444,464	4,794,331	1,377	170,007	28,119	198,126	6,170
303,415	98,532	102,136	504,083	198	28,760	5,618	34,378	1,540
1,117,899	377,656	0	1,495,555	0	54,568	0	54,568	0
530,075	70,695	295,356	896,126	879	14,741	8,542	23,283	4,580
26,030	46,218	13,861	86,109	0	0	4,499	4,499	0
9,945	3,337	66	13,348	0	739	0	739	0
1,166,853	599,212	33,045	1,799,110	300	71,199	9,460	80,659	50
5,292,227	1,223,601	1,934,862	8,450,690	7,593	344,511	43,028	387,539	23,093
2,016,586	476,835	720,572	3,213,993	3,265	92,079	15,926	108,005	4,235
272,478	22,613	207,037	502,128	0	24,028	6,976	31,004	223
2,875,935	705,428	915,245	4,496,608	1,210	224,304	16,615	240,919	13,856
127,228	18,725	92,008	237,961	3,118	4,100	3,511	7,611	4,779
149,773	16,119	0	165,892	0	11,688	0	11,688	0
936,526	115,457	291,975	1,343,958	1,900	23,400	1,525	24,925	3,897
11,028,078	3,765,074	3,693,426	18,486,578	9,025	1,100,908	86,630	1,187,538	51,391
3,018,554	592,558	1,364,344	4,975,456	5,109	472,083	7,115	479,198	
120,013	5,541	40,831	166,385	582	376	0	376	
134,364	32,287	46,134	212,785	0	78,235	402	78,637	
77,228	7,570	21,549	106,347	0	6,931	570	7,501	
1,697,594	222,508	718,731	2,638,833	4,374	221,593	2,340	223,933	
16,418	1,344	4,187	21,949	0	0	0	0	
77,174	54,426	25,827	157,427	0	3,407	26	3,433	
895,763	268,882	507,085	1,671,730	153	161,541	3,777	165,318	
86,052	24,314	2,261	112,627	0	2,830	199	3,029	
462,787	519,671	68,125	1,050,583	0	50,949	3,307	54,256	
53,416	73,335	9,824	136,575	0	3,031	0	3,031	
50,513	47,488	21,022	119,023	1	614	264	878	
136,059	4,968	32,013	173,040	956	255	1	256	
4,199,113	1,724,105	1,076,235	6,999,453	715	346,924	47,087	394,011	
2,590,016	651,043	1,049,032	4,290,091	788	207,647	27,076	234,723	
850,082	145,704	365,577	1,361,363	412	48,429	4,432	52,861	
88,203	166	8,943	97,312	0	22,153	4,156	26,309	
74,289	74,063	20,229	168,581	0	7,777	426	8,203	
243,983	40,014	109,686	393,683	226	10,310	137	10,447	
160,817	36,282	39,136	236,235	0	19,874	578	20,452	
611,122	164,108	319,580	1,094,810	150	38,345	4,771	43,116	
561,520	190,706	185,881	938,107	0	60,759	12,576	73,335	
431,568	127,592	70,570	629,730	1,456	16,575	1,581	18,156	
17,406,604	5,120,251	5,920,263	28,447,118	18,518	1,480,507	131,183	1,611,690	78,381
286,498	90,646	89,597	466,741	631	26,809	977	27,786	1,715
11,017	1,475	5,496	17,988	2,180	264	0	264	740
41,735	18,735	25	60,495	3,199	3,083	0	3,083	0
43,442	27,610	8,651	79,703	0	4,070	0	4,070	0
191,827	116,538	59,869	368,234	472	11,341	1,326	12,667	201
21,135,340	6,570,905	6,528,365	34,234,610	26,377	1,696,081	161,605	1,857,686	87,207

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DECEMBER 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
	NATIONAL	STATE BANKS F.R. NON-MEMBERS	TOTAL	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,825,141	545,147	3,370,288	17,273
Individuals, partnerships, and corporations - demand	1,137,823	220,653	1,358,476	7,004
Individuals, partnerships, and corporations - time	1,650,961	316,174	1,967,135	9,894
Savings deposits	957,054	203,641	1,160,695	4,273
Deposits accumulated for payment of personal loans	0	316	316	0
Other deposits of individuals, partnerships, and corps.	693,907	112,217	806,124	5,621
Certified and officers' checks, letters of credit, travelers' checks, etc.	36,357	8,320	44,677	375
GOVERNMENT DEPOSITS - TOTAL	495,081	122,429	617,510	860
United States Government - demand	31,936	7,531	39,467	49
United States Government - time	2,921	239	3,160	0
States and subdivisions - demand	105,201	24,307	129,508	19
States and subdivisions - time	355,023	90,352	445,375	792
DOMESTIC INTERBANK DEPOSITS - TOTAL	40,481	6,084	46,565	618
Commercial banks in the United States - demand	38,441	5,932	44,373	615
Commercial banks in the United States - time	50	25	75	0
Mutual savings banks in the United States - demand	1,990	127	2,117	3
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	5,941	10	5,951	1
Foreign governments, central banks, etc. - demand	83	0	83	1
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	5,783	10	5,793	0
Banks in foreign countries - time	75	0	75	0
TOTAL DEPOSITS	3,366,644	673,670	4,040,314	18,752
Demand	1,357,614	266,880	1,624,494	8,066
Time	2,009,030	406,790	2,415,820	10,686
MISCELLANEOUS LIABILITIES - TOTAL	227,547	19,687	247,234	29,989
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	73,350	550	73,900	0
Other liabilities for borrowed money	1,900	548	2,448	449
Mortgage indebtedness	1,653	3,335	4,988	0
Acceptances outstanding	34,006	313	34,319	29,452
Other liabilities	116,638	14,941	131,579	88
TOTAL LIABILITIES	3,594,191	693,357	4,287,548	48,741
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	38,488	5,107	43,595	110
Reserve for bad debt losses on loans	38,488	5,052	43,540	0
Other reserves on loans	0	55	55	0
Reserves on securities	0	0	0	110
CAPITAL ACCOUNTS - TOTAL	232,012	54,004	286,016	5,380
Capital notes and debentures	0	1,440	1,440	0
Equity capital - total	232,012	52,564	284,576	5,380
Preferred stock	0	0	0	0
Common stock	79,703	21,424	101,127	1,800
Surplus	92,668	19,158	111,826	2,700
Undivided profits	59,556	11,920	71,476	880
Reserve for contingencies and other capital reserves	85	62	147	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,864,691	752,468	4,617,159	54,231
MEMORANDA				
Demand deposits adjusted[4]	1,025,133	245,360	1,270,493	7,179
Average of total deposits for the 15 calendar days ending with call date	3,331,645	665,539	3,997,184	19,455
Average of total loans for the 15 calendar days ending with call date	2,108,498	387,031	2,495,529	6,200
Unearned discount on instalment loans included in total capital accounts	188	449	637	0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	15.7	8.8	14.5	5.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.2	16.2	10.4	8.8
Other securities	15.2	14.4	15.1	.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.5	56.5	55.7	14.7
Other assets	4.4	4.0	4.3	71.0
Total capital accounts	6.0	7.2	6.2	9.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	7.9	9.4	8.1	11.5
NUMBER OF BANKS	10	37	47	2

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL			STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. NON-MEMBERS		
15,364,156	4,445,762	5,320,619	25,130,537	10,421	1,302,324	118,790	1,421,114	63,077
6,719,049	2,202,339	2,004,796	10,926,184	3,016	482,843	107,912	590,755	20,976
8,466,779	2,142,834	3,261,047	13,870,660	7,364	804,874	7,432	812,306	41,530
4,704,456	936,759	1,841,143	7,482,358	5,411	585,345	462	585,807	40,521
2,622	499	5,092	8,213	0	0	0	0	0
3,759,701	1,205,576	1,414,812	6,380,089	1,953	219,529	6,970	226,499	1,009
178,328	100,589	54,776	333,693	41	14,607	3,446	18,053	571
1,502,285	290,103	363,173	2,155,561	292	120,091	9,745	129,836	6,220
265,131	92,349	69,773	427,253	0	23,781	3,874	27,655	778
1,129	35	111	1,275	0	170	0	170	0
509,555	77,523	133,446	720,524	121	48,300	5,421	53,721	4,446
726,470	120,196	159,843	1,006,509	171	47,840	450	48,290	996
766,515	512,452	15,002	1,293,969	0	7,916	8,969	16,885	47
725,172	384,503	6,012	1,115,687	0	6,654	120	6,774	0
20,180	105,818	3,655	129,653	0	0	0	0	0
21,112	20,231	5,335	46,678	0	1,262	8,849	10,111	47
51	1,900	0	1,951	0	0	0	0	0
170,556	71,875	219	242,650	0	3,759	8	3,767	0
5,083	3,171	0	8,254	0	0	0	0	0
119,928	44,880	0	164,808	0	0	0	0	0
43,502	23,124	219	66,845	0	3,759	8	3,767	0
2,043	700	0	2,743	0	0	0	0	0
17,803,512	5,320,192	5,699,013	28,822,717	10,713	1,434,090	137,512	1,571,602	69,344
8,466,932	2,903,829	2,274,357	13,645,118	3,178	581,206	129,630	710,836	26,818
9,336,580	2,416,363	3,424,656	15,177,599	7,535	852,884	7,882	860,766	42,526
1,291,679	682,518	242,441	2,216,638	1,687	107,371	3,043	110,414	6,673
637,750	446,136	4,995	1,088,881	0	43,359	0	43,359	2,225
30,634	51,386	28,415	110,435	157	14,013	0	14,013	1,800
11,793	139	4,392	16,324	1,423	0	0	0	628
46,250	27,659	8,651	82,560	0	4,070	0	4,070	0
565,252	157,198	195,988	918,438	107	45,929	3,043	48,972	2,020
19,095,191	6,002,710	5,941,454	31,039,355	12,400	1,541,461	140,555	1,682,016	76,017
0	0	1,782	1,782	0	0	0	0	0
233,736	83,701	76,007	393,444	80	17,112	910	18,022	453
230,806	82,128	73,332	386,266	79	17,112	910	18,022	453
1,326	1,331	486	3,143	1	0	0	0	0
1,604	242	2,189	4,035	0	0	0	0	0
1,806,413	484,494	509,122	2,800,029	13,897	137,508	20,140	157,648	10,737
60,669	44,999	8,218	113,886	0	352	0	352	1,100
1,745,744	439,495	500,904	2,686,143	13,897	137,156	20,140	157,296	9,637
7,403	0	310	7,713	0	0	0	0	0
371,865	76,967	131,277	580,109	2,528	28,740	11,299	40,039	2,500
914,559	243,567	242,132	1,400,258	7,247	72,585	5,188	77,773	2,700
399,084	115,281	120,152	634,517	4,099	35,817	3,376	39,193	3,430
52,833	3,680	7,033	63,546	23	14	277	291	1,007
21,135,340	6,570,905	6,528,365	34,234,610	26,377	1,696,081	161,605	1,857,686	87,207
6,309,776	1,827,765	2,165,527	10,303,068	2,878	479,572	116,176	595,748	25,990
17,174,325	5,049,473	5,594,435	27,818,233	10,660	1,419,486	138,594	1,558,080	69,239
10,920,437	3,803,070	4,758,288	19,481,795	9,016	1,104,038	91,250	1,195,288	51,190
8,677	13	1,602	10,292	8	165	0	165	0
14.9	18.2	6.8	14.0	5.2	10.0	17.4	10.7	7.1
10.8	7.6	14.2	10.9	12.4	6.8	14.2	7.5	5.1
14.9	11.3	15.4	14.3	16.4	14.2	12.5	14.0	21.4
56.6	59.1	61.0	57.9	41.4	66.3	54.5	65.3	63.4
2.7	3.9	2.5	2.9	24.6	2.7	1.4	2.6	3.0
8.5	7.4	7.8	8.2	52.7	8.1	12.5	8.5	12.3
11.3	9.9	9.5	10.7	63.9	9.6	17.1	10.2	14.0
299	23	141	463	8	5	6	11	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970 (Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	313,923	9,619	125,235	448,777
Currency and coin	39,683	2,247	27,094	69,024
Reserve with Federal Reserve banks (member banks)	87,661	2,340	0	90,001
Demand balances with banks in U.S. (except American branches of foreign banks)	82,028	4,723	79,917	166,668
Other balances with banks in United States	2,049	100	6,562	8,711
Balances with banks in foreign countries	177	0	0	177
Cash items in process of collection	102,325	209	11,662	114,196
INVESTMENT SECURITIES - TOTAL	389,747	18,573	371,405	779,725
U.S. Treasury securities	137,180	4,684	125,599	267,463
Securities of other U.S. Government agencies and corps	66,016	3,092	68,803	137,911
Obligations of States and subdivisions	179,320	10,555	173,673	363,548
Other securities	7,231	242	3,330	10,803
TRADING ACCOUNT SECURITIES	19,058	0	0	19,058
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	62,416	3,200	28,925	94,541
OTHER LOANS AND DISCOUNTS - TOTAL	813,725	22,771	543,481	1,379,977
Real estate loans - total	105,289	5,068	149,613	259,970
Secured by farmland	8,161	1,733	20,965	30,859
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	4,415	79	9,777	14,271
Guaranteed by Veterans Administration	120	0	2,362	2,482
Not insured or guaranteed by FHA or VA	37,712	1,590	58,204	97,506
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	0	0	0	0
Not insured by FHA	1,374	569	1,373	3,316
Secured by other properties	53,507	1,097	56,932	111,536
Loans to domestic commercial and foreign banks	0	0	0	0
Loans to other financial institutions	31,291	168	10,479	41,938
Loans to brokers and dealers in securities	2,903	0	785	3,688
Other loans for purchasing or carrying securities	5,332	0	6,638	11,970
Loans to farmers (excluding loans on real estate)	13,274	2,366	17,421	33,061
Commercial and industrial loans (incl. open market paper)	291,406	5,185	129,756	426,347
Other loans to individuals - total	318,885	9,847	215,541	544,273
Passenger automobile instalment loans	115,281	3,228	86,853	205,362
Credit cards and related plans:				
Retail (charge account) credit card plans	31,900	0	11,720	43,620
Check credit and revolving credit plans	824	0	460	1,284
Other retail consumer instalment loans	26,004	1,230	27,194	54,428
Residential repair and modernization instalment loans	12,706	610	7,319	20,635
Other instalment loans for personal expenditures	50,121	1,557	35,850	87,528
Single-payment loans for personal expenditures	82,049	3,222	46,145	131,416
All other loans (including overdrafts)	45,345	137	13,248	58,730
TOTAL LOANS AND SECURITIES	1,284,946	44,544	943,811	2,273,301
Bank premises, furniture and fixtures, and other assets representing bank premises	34,125	587	17,221	51,933
Real estate owned other than bank premises	2,601	25	744	3,370
Investments in subsidiaries not consolidated	0	0	0	0
Customers' liabilities on acceptances outstanding	516	0	18	534
Other assets	15,772	532	7,603	23,907
TOTAL ASSETS	1,651,883	55,307	1,094,632	2,801,822

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
124,960	25,577	48,724	199,261	1,127,865	75,705	274,476	1,478,046	2,470
8,009	1,918	4,588	14,515	96,362	7,352	41,178	144,892	337
55,285	12,193	0	67,478	296,405	18,483	0	314,888	0
42,742	8,772	41,907	93,421	260,477	23,987	213,960	498,424	1,895
0	0	0	0	17,407	7,051	6,285	30,743	125
0	0	0	0	702	128	500	1,330	0
18,924	2,694	2,229	23,847	456,512	18,704	12,553	487,769	113
295,860	81,511	220,094	597,465	1,257,267	138,856	801,343	2,197,466	3,907
144,197	45,897	141,941	332,035	525,615	41,560	334,401	901,576	1,162
17,162	10,282	36,233	63,677	83,574	29,687	124,598	237,859	258
132,311	24,972	40,975	198,258	628,424	66,444	326,138	1,021,006	2,007
2,190	360	945	3,495	19,654	1,165	16,206	37,025	480
0	0	0	0	57,685	0	1,087	58,772	0
8,680	2,630	975	12,285	240,717	4,600	62,925	308,242	0
544,599	123,988	242,396	910,983	2,909,236	299,300	1,153,753	4,362,289	10,418
128,780	31,928	36,806	197,514	417,955	63,736	403,437	885,128	5,044
8,938	9,197	13,966	32,101	29,924	6,247	105,337	141,508	1,866
17,569	3,872	2,521	23,962	10,419	7,922	7,107	25,448	15
3,270	1,421	205	4,896	4,235	6,432	2,074	12,741	1
61,727	11,125	11,012	83,864	156,538	16,486	192,590	365,614	2,153
3,366	0	30	3,396	2,644	0	178	2,822	0
1,398	342	291	2,031	35,155	806	5,658	41,619	0
32,512	5,971	8,781	47,264	179,040	25,843	90,493	295,376	1,009
250	0	150	400	21,234	500	5,572	27,306	0
3,892	332	1,720	5,944	161,228	9,812	7,704	178,744	0
0	0	56	56	19,004	546	236	19,786	0
1,252	42	315	1,609	32,415	3,640	10,714	46,769	25
176,990	48,524	142,380	367,894	46,405	7,043	70,279	123,727	676
120,442	20,060	26,734	167,236	1,207,964	86,460	211,259	1,505,683	3,057
107,260	21,176	31,630	160,066	943,428	125,235	422,461	1,491,124	1,568
38,200	8,603	13,383	60,186	257,803	49,800	169,901	477,504	843
0	0	0	0	69,565	4,953	6,057	80,575	0
243	0	0	243	7,014	0	318	7,332	0
24,186	4,168	4,033	32,387	133,293	29,567	47,377	210,237	21
3,809	1,047	1,181	6,037	38,904	1,886	22,276	63,066	0
13,206	3,196	5,320	21,722	111,221	11,983	73,036	196,240	261
27,616	4,162	7,713	39,491	325,628	27,046	103,496	456,170	443
5,733	1,926	2,605	10,264	59,603	2,328	22,091	84,022	48
849,139	208,129	463,465	1,520,733	4,464,905	442,756	2,019,108	6,926,769	14,325
19,000	3,161	4,055	26,216	111,504	11,632	42,392	165,528	371
745	76	238	1,059	3,950	153	1,843	5,946	1
0	0	0	0	682	2	0	684	0
482	0	38	520	8,410	23	43	8,476	0
8,479	1,335	1,514	11,328	53,147	5,749	8,853	67,749	50
1,002,805	238,278	518,034	1,759,117	5,770,463	536,020	2,346,715	8,653,198	17,217

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	SOUTH CAROLINA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,213,434	39,382	826,145	2,078,961
Individuals, partnerships, and corporations - demand	827,239	27,691	446,126	1,301,056
Individuals, partnerships, and corporations - time	371,811	11,315	370,629	753,755
Savings deposits	186,762	8,667	161,029	356,458
Deposits accumulated for payment of personal loans	0	0	67	67
Other deposits of individuals, partnerships, and corps.	185,049	2,648	209,533	397,230
Certified and officers' checks, letters of credit, travelers' checks, etc.	14,384	376	9,390	24,150
GOVERNMENT DEPOSITS - TOTAL	172,094	8,347	116,405	296,846
United States Government - demand	34,234	1,421	17,351	53,006
United States Government - time	155	1,830	358	2,343
States and subdivisions - demand	115,191	3,300	64,743	183,234
States and subdivisions - time	22,514	1,796	33,953	58,263
DOMESTIC INTERBANK DEPOSITS - TOTAL	28,997	89	13,755	42,841
Commercial banks in the United States - demand	28,731	89	11,575	40,395
Commercial banks in the United States - time	250	0	2,180	2,430
Mutual savings banks in the United States - demand	16	0	0	16
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	202	0	0	202
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	202	0	0	202
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	1,414,727	47,818	956,305	2,418,850
Demand	1,019,997	32,877	549,185	1,602,059
Time	394,730	14,941	407,120	816,791
MISCELLANEOUS LIABILITIES - TOTAL	101,995	1,745	25,547	129,287
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	19,406	450	405	20,261
Other liabilities for borrowed money	0	0	107	107
Mortgage indebtedness	274	0	206	480
Acceptances outstanding	516	0	18	534
Other liabilities	81,799	1,295	24,811	107,905
TOTAL LIABILITIES	1,516,722	49,563	981,852	2,548,137
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	18,126	536	10,996	29,658
Reserve for bad debt losses on loans	15,827	536	9,755	26,118
Other reserves on loans	0	0	196	196
Reserves on securities	2,299	0	1,045	3,344
CAPITAL ACCOUNTS - TOTAL	117,035	5,208	101,784	224,027
Capital notes and debentures	0	0	4,095	4,095
Equity capital - total	117,035	5,208	97,689	219,932
Preferred stock	0	0	3,804	3,804
Common stock	24,028	1,628	36,179	61,835
Surplus	53,441	2,033	38,099	93,573
Undivided profits	35,674	1,372	16,962	54,008
Reserve for contingencies and other capital reserves	3,892	175	2,645	6,712
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,651,883	55,307	1,094,632	2,801,822
MEMORANDA				
Demand deposits adjusted[4]	854,707	31,158	508,597	1,394,462
Average of total deposits for the 15 calendar days ending with call date	1,374,391	47,044	940,679	2,362,114
Average of total loans for the 15 calendar days ending with call date	806,445	27,462	540,668	1,374,575
Unearned discount on instalment loans included in total capital accounts	214	48	2,166	2,428
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	19.0	17.4	11.4	16.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.3	14.1	17.8	14.5
Other securities	12.4	19.5	16.2	14.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.0	47.0	52.3	52.6
Other assets	3.2	2.1	2.3	2.8
Total capital accounts	7.1	9.4	9.3	8.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.7	12.7	12.1	10.7
NUMBER OF BANKS	19	6	77	102

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
770,309	190,209	402,509	1,363,027	3,726,289	393,324	1,839,472	5,959,085	12,872
295,096	69,960	171,345	536,401	1,744,559	154,695	770,745	2,669,999	4,970
468,622	118,809	228,138	815,569	1,941,610	234,952	1,056,490	3,233,052	7,859
79,550	20,303	35,061	134,914	998,633	95,887	590,567	1,685,087	1,615
60	0	0	60	54	0	7,185	7,239	0
389,012	98,506	193,077	680,595	942,923	139,065	458,738	1,540,726	6,244
6,591	1,440	3,026	11,057	40,120	3,677	12,237	56,034	43
104,981	23,430	60,258	188,669	527,895	54,822	225,771	808,488	1,642
17,050	3,117	10,577	30,744	80,313	6,047	25,375	111,735	124
1,762	2,435	54	4,251	1,963	114	684	2,761	37
32,811	7,958	26,566	67,335	154,056	16,960	89,200	260,216	980
53,358	9,920	23,061	86,339	291,563	31,701	110,512	433,776	501
17,012	1,494	1,151	19,657	639,901	15,115	7,292	662,308	0
17,012	1,474	1,151	19,637	604,356	15,115	5,859	625,330	0
0	0	0	0	35,545	0	1,433	36,978	0
0	20	0	20	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	11,941	261	3	12,205	0
0	0	0	0	0	0	0	0	0
0	0	0	0	5,000	0	0	5,000	0
0	0	0	0	6,616	261	3	6,880	0
0	0	0	0	325	0	0	325	0
892,302	215,133	463,918	1,571,353	4,906,026	463,522	2,072,538	7,442,086	14,514
368,560	83,969	212,665	665,194	2,630,020	196,755	903,419	3,730,194	6,117
523,742	131,164	251,253	906,159	2,276,006	266,767	1,169,119	3,711,892	8,397
30,166	3,778	4,695	38,639	374,079	24,588	65,384	464,051	68
725	0	650	1,375	184,948	3,000	1,858	189,806	0
0	0	400	400	10,319	902	18,251	29,472	0
2,645	236	0	2,881	3,857	0	1,050	4,907	0
482	0	38	520	9,103	23	43	9,169	0
26,314	3,542	3,607	33,463	165,852	20,663	44,182	230,697	68
922,468	218,911	468,613	1,609,992	5,280,105	488,110	2,137,922	7,906,137	14,582
0	0	0	0	144	0	0	144	0
13,448	2,241	4,737	20,426	51,499	5,240	18,680	75,419	230
13,148	2,241	4,481	19,870	50,860	5,216	18,091	74,167	230
300	0	149	449	60	14	87	161	0
0	0	107	107	579	10	502	1,091	0
66,889	17,126	44,684	128,699	438,715	42,670	190,113	671,498	2,405
850	0	285	1,135	19,200	0	2,337	21,537	0
66,039	17,126	44,399	127,564	419,515	42,670	187,776	649,961	2,405
0	0	0	0	0	0	400	400	0
20,250	4,165	10,025	34,440	113,878	12,875	48,183	174,936	148
25,761	6,985	16,909	49,655	181,025	17,370	62,638	261,033	332
19,319	5,553	15,926	40,798	98,650	12,425	72,988	184,063	173
709	423	1,539	2,671	25,962	0	3,567	29,529	1,752
1,002,805	238,278	518,034	1,759,117	5,770,463	536,020	2,346,715	8,653,198	17,217
315,574	76,684	198,708	590,966	1,488,839	156,889	859,632	2,505,360	5,880
890,642	213,458	459,704	1,563,804	4,747,542	452,840	2,039,320	7,239,702	14,338
541,262	123,591	238,991	903,844	2,874,825	300,447	1,155,691	4,330,963	10,368
344	284	275	903	2,452	313	7,615	10,380	74
12.5	10.7	9.4	11.3	19.5	14.1	11.7	17.1	14.3
16.1	23.6	34.4	22.5	10.6	13.3	19.6	13.2	8.2
13.4	10.6	8.1	11.5	12.2	12.6	14.6	12.9	14.4
55.2	53.1	47.0	52.5	54.6	56.7	51.8	54.0	60.5
2.9	1.9	1.1	2.2	3.1	3.3	2.3	2.9	2.5
6.7	7.2	8.6	7.3	7.6	8.0	8.1	7.8	14.0
9.1	10.3	13.6	10.5	10.7	10.2	10.9	10.7	17.7
33	25	103	161	77	13	214	304	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970 (Amounts in thousands of dollars)

ASSETS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	4,291,319	294,233	1,138,494	5,724,046	4,445
Currency and coin	207,447	16,630	107,787	331,864	651
Reserve with Federal Reserve banks (member banks)	1,094,173	81,540	0	1,175,713	0
Demand balances with banks in U.S. (except American branches of foreign banks)	1,392,312	117,634	959,210	2,469,156	3,507
Other balances with banks in United States	77,892	1,046	32,077	111,015	0
Balances with banks in foreign countries	9,630	302	694	10,626	0
Cash items in process of collection	1,509,865	77,081	38,726	1,625,672	287
INVESTMENT SECURITIES - TOTAL	5,077,635	395,634	1,899,354	7,372,623	22,589
U.S. Treasury securities	1,812,777	177,890	661,029	2,651,696	2,221
Securities of other U.S. Government agencies and corps.	447,675	47,375	271,661	766,711	16,359
Obligations of States and subdivisions	2,709,634	166,123	909,495	3,785,252	2,603
Other securities	107,549	4,246	57,169	168,964	1,406
TRADING ACCOUNT SECURITIES	249,019	6,409	0	255,428	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	1,122,809	56,377	220,335	1,399,521	2,200
OTHER LOANS AND DISCOUNTS - TOTAL	10,590,621	800,205	3,804,694	15,195,520	13,853
Real estate loans - total	1,186,243	93,995	601,520	1,881,758	2,185
Secured by farmland	114,762	12,442	66,094	193,298	545
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	70,764	218	15,476	86,458	0
Guaranteed by Veterans Administration	41,673	22	7,230	48,925	0
Not insured or guaranteed by FHA or VA	306,140	17,192	200,925	524,257	1,026
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	1,195	0	13,022	14,217	0
Not insured by FHA	46,664	7,693	15,278	69,635	0
Secured by other properties	605,045	56,428	283,495	944,968	614
Loans to domestic commercial and foreign banks	39,160	40	5,765	44,965	0
Loans to other financial institutions	818,740	11,091	45,555	875,386	20
Loans to brokers and dealers in securities	74,035	149	1,467	75,651	0
Other loans for purchasing or carrying securities	555,266	32,054	154,579	741,899	10
Loans to farmers (excluding loans on real estate)	500,958	40,254	274,331	815,543	1,933
Commercial and industrial loans (incl. open market paper)	4,693,549	353,015	1,401,583	6,448,147	4,326
Other loans to individuals - total	2,308,633	250,098	1,280,914	3,839,645	5,236
Passenger automobile instalment loans	920,790	94,242	660,735	1,675,767	2,372
Credit cards and related plans:					
Retail (charge account) credit card plans	110,762	26,248	25,764	162,774	0
Check credit and revolving credit plans	7,431	16	569	8,016	0
Other retail consumer instalment loans	256,907	40,628	142,380	439,915	560
Residential repair and modernization instalment loans	87,912	4,873	47,505	140,290	407
Other instalment loans for personal expenditures	294,259	23,997	179,321	497,577	1,437
Single-payment loans for personal expenditures	630,572	60,094	224,640	915,306	460
All other loans (including overdrafts)	414,037	19,509	38,980	472,526	143
TOTAL LOANS AND SECURITIES	17,040,084	1,258,625	5,924,383	24,223,092	38,642
Bank premises, furniture and fixtures, and other assets representing bank premises	472,451	28,071	145,801	646,323	501
Real estate owned other than bank premises	29,929	2,612	25,917	58,458	232
Investments in subsidiaries not consolidated	8,852	0	1,074	9,926	0
Customers' liabilities on acceptances outstanding	32,797	236	6,519	39,552	0
Other assets	212,458	20,933	60,141	293,532	21,185
TOTAL ASSETS	22,087,890	1,604,710	7,302,329	30,994,929	65,005

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	F.R. NON-MEMBERS		
181,246	94,093	60,779	336,118	57,537	35,270	92,807	33
9,218	5,111	7,608	21,937	7,717	6,004	13,721	0
63,928	31,927	0	95,855	24,061	0	24,061	0
14,625	8,637	33,179	56,441	15,110	25,115	40,225	33
7,011	500	4,800	12,311	200	1	201	0
7	0	0	7	114	437	551	0
86,457	47,918	15,192	149,567	10,335	3,713	14,048	0
204,373	122,261	171,817	498,451	112,045	112,034	224,079	20
80,016	72,156	79,358	231,530	45,273	54,316	99,589	20
16,041	605	10,639	27,285	4,520	3,498	8,018	0
103,462	41,650	81,067	226,179	58,964	49,868	108,832	0
4,854	7,850	753	13,457	3,288	4,352	7,640	0
1,884	519	0	2,403	0	0	0	0
29,839	30,650	16,925	77,414	21,475	13,010	34,485	0
571,674	262,049	302,502	1,136,225	318,479	288,928	607,407	29
204,547	69,408	107,804	381,759	149,528	161,613	311,141	
4,040	1,589	4,659	10,288	9,607	8,430	18,037	
51,078	15,314	12,424	78,816	8,205	9,916	18,121	
17,229	3,520	4,781	25,530	2,576	4,066	6,642	
62,693	19,051	50,700	132,444	88,709	89,057	177,766	
104	0	395	499	338	32	370	
1,525	1,238	6,643	9,406	1,196	1,170	2,366	
67,878	28,696	28,202	124,776	38,897	48,942	87,839	
600	5,002	12	5,614	497	0	497	
20,908	10,375	7,230	38,513	87	1,728	1,815	
0	200	159	359	200	22	222	
12,849	1,242	1,552	15,643	3,326	185	3,511	
26,053	15,478	20,219	61,750	8,230	7,453	15,683	
169,586	89,158	77,075	335,819	65,551	53,200	118,751	
127,328	68,355	86,007	281,690	83,570	62,468	146,038	
53,153	25,842	40,848	119,843	35,559	17,046	52,605	
16,634	4,199	4,983	25,816	3,108	1,190	4,298	
197	8,940	1,621	10,758	92	0	92	
10,999	11,122	10,593	32,714	9,246	8,305	17,551	
7,816	5,332	6,669	19,817	2,104	2,541	4,645	
30,762	9,467	11,503	51,732	15,772	11,604	27,376	
7,767	3,453	9,790	21,010	17,689	21,782	39,471	
9,803	2,831	2,444	15,078	7,490	2,259	9,749	
807,770	415,479	491,244	1,714,493	451,999	413,972	865,971	49
19,394	10,416	9,963	39,773	8,179	7,002	15,181	7
881	266	1,097	2,244	499	229	728	0
0	0	225	225	157	0	157	0
92	0	0	92	0	0	0	0
11,459	5,249	6,139	22,847	2,825	2,587	5,412	0
1,020,842	525,503	569,447	2,115,792	521,196	459,060	980,256	89

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	14,074,800	1,101,698	5,658,762	20,835,260	23,683
Individuals, partnerships, and corporations - demand	7,657,793	581,820	2,793,991	11,033,604	15,674
Individuals, partnerships, and corporations - time	6,175,546	499,950	2,760,393	9,435,889	7,919
Savings deposits	1,829,001	144,917	1,076,948	3,050,866	7,919
Deposits accumulated for payment of personal loans	81,375	27,524	105,426	214,325	0
Other deposits of individuals, partnerships, and corps.	4,265,170	327,509	1,578,019	6,170,698	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	241,461	19,928	104,378	365,767	90
GOVERNMENT DEPOSITS - TOTAL	2,227,724	186,806	657,913	3,072,443	16,831
United States Government - demand	276,566	12,251	79,690	368,507	0
United States Government - time	34,332	8	821	35,161	0
States and subdivisions - demand	575,199	58,662	247,811	881,672	2,713
States and subdivisions - time	1,341,627	115,885	329,591	1,787,103	14,118
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,027,096	125,883	223,862	2,376,841	198
Commercial banks in the United States - demand	1,923,580	117,323	205,888	2,246,791	198
Commercial banks in the United States - time	102,344	8,560	17,974	128,878	0
Mutual savings banks in the United States - demand	1,162	0	0	1,162	0
Mutual savings banks in the United States - time	10	0	0	10	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	55,302	1,487	1,722	58,511	0
Foreign governments, central banks, etc. - demand	3,328	0	0	3,328	0
Foreign governments, central banks, etc. - time	16,800	0	0	16,800	0
Banks in foreign countries - demand	35,074	1,487	1,722	38,283	0
Banks in foreign countries - time	100	0	0	100	0
TOTAL DEPOSITS	18,384,922	1,415,874	6,542,259	26,343,055	40,712
Demand	10,714,163	791,471	3,433,480	14,939,114	18,675
Time	7,670,759	624,403	3,108,779	11,403,941	22,037
MISCELLANEOUS LIABILITIES - TOTAL	1,846,786	59,909	145,713	2,052,408	630
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,238,391	31,590	11,528	1,281,509	0
Other liabilities for borrowed money	100,119	1,800	1,620	103,539	0
Mortgage indebtedness	70,555	3,818	9,893	84,266	0
Acceptances outstanding	32,825	237	6,519	39,581	0
Other liabilities	404,896	22,464	116,153	543,513	630
TOTAL LIABILITIES	20,231,708	1,475,783	6,687,972	28,395,463	41,342
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	225,667	13,677	54,314	293,658	157
Reserve for bad debt losses on loans	195,171	12,154	52,118	259,443	157
Other reserves on loans	4,454	23	1,211	5,688	0
Reserves on securities	26,042	1,500	985	28,527	0
CAPITAL ACCOUNTS - TOTAL	1,630,515	115,250	560,043	2,305,808	23,506
Capital notes and debentures	56,043	3,400	4,440	63,883	0
Equity capital - total	1,574,472	111,850	555,603	2,241,925	23,506
Preferred stock	661	0	0	661	0
Common stock	505,713	37,122	179,344	722,179	22,540
Surplus	626,233	49,637	209,413	885,283	235
Undivided profits	395,157	20,065	146,978	562,200	411
Reserve for contingencies and other capital reserves	46,708	5,026	19,868	71,602	320
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	22,087,890	1,604,710	7,302,329	30,994,929	65,005
MEMORANDA					
Demand deposits adjusted[4]	7,004,152	584,816	3,109,176	10,698,144	18,190
Average of total deposits for the 15 calendar days ending with call date	17,531,905	1,368,864	6,389,269	25,290,038	39,800
Average of total loans for the 15 calendar days ending with call date	9,959,528	844,820	3,797,770	14,602,118	13,411
Unearned discount on instalment loans included in total capital accounts	19,616	1,013	26,708	47,337	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.4	18.3	15.6	18.5	6.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.2	14.0	12.8	11.0	28.6
Other securities	13.9	11.0	13.2	13.6	6.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.0	53.4	55.1	53.5	24.7
Other assets	3.4	3.2	3.3	3.4	33.7
Total capital accounts	7.4	7.2	7.7	7.4	36.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.2	10.2	10.2	10.2	39.9
NUMBER OF BANKS	530	50	603	1,183	8

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	F.R. NON-MEMBERS		
719,361	378,978	410,864	1,509,203	427,084	371,714	798,798	0
314,905	184,541	162,044	661,490	141,633	103,662	245,295	0
392,323	190,879	242,012	825,214	281,054	264,511	545,565	0
208,153	112,053	141,470	461,676	202,495	181,426	383,921	0
0	0	0	0	0	0	0	0
184,170	78,826	100,542	363,538	78,559	83,085	161,644	0
12,133	3,558	6,808	22,499	4,397	3,541	7,938	0
115,991	65,575	79,919	261,485	37,329	37,182	74,511	0
8,366	5,372	5,978	19,716	5,725	4,971	10,696	0
3,282	5,336	154	8,772	50	15	65	0
37,178	18,515	27,585	83,278	18,773	16,970	35,743	0
67,165	36,352	46,202	149,719	12,781	15,226	28,007	0
36,663	22,483	8,397	67,543	2,150	2,896	5,046	0
29,671	22,483	7,397	59,551	541	610	1,151	0
6,992	0	1,000	7,992	0	1,667	1,667	0
0	0	0	0	1,609	619	2,228	0
0	0	0	0	0	0	0	0
42	21	0	63	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
42	21	0	63	0	0	0	0
0	0	0	0	0	0	0	0
872,057	467,057	499,180	1,838,294	466,563	411,792	878,355	0
402,295	234,490	209,812	846,597	172,678	130,373	303,051	0
469,762	232,567	289,368	991,697	293,885	281,419	575,304	0
70,962	14,808	24,040	109,810	13,457	8,109	21,566	0
27,940	5,000	7,872	40,812	0	0	0	0
18,241	0	361	18,602	600	0	600	0
317	47	1,721	2,085	616	300	916	0
92	0	0	92	0	0	0	0
24,372	9,761	14,086	48,219	12,241	7,809	20,050	0
943,019	481,865	523,220	1,948,104	480,020	419,901	899,921	0
0	0	110	110	0	0	0	0
9,088	5,084	5,645	19,817	4,504	5,334	9,838	0
9,088	5,084	5,645	19,817	4,381	5,123	9,504	0
0	0	0	0	0	32	32	0
0	0	0	0	123	179	302	0
68,735	38,554	40,472	147,761	36,672	33,825	70,497	89
0	3,200	232	3,432	751	2,045	2,796	0
68,735	35,354	40,240	144,329	35,921	31,780	67,701	89
0	0	35	35	512	100	612	0
21,508	11,626	10,449	43,583	9,757	9,121	18,878	25
35,696	15,621	20,861	72,178	12,714	11,605	24,319	25
11,531	8,097	8,697	28,325	11,978	10,667	22,645	39
0	10	198	208	960	287	1,247	0
1,020,842	525,503	569,447	2,115,792	521,196	459,060	980,256	89
277,801	158,717	181,245	617,763	156,077	121,079	277,156	0
842,267	462,752	492,305	1,797,324	462,883	403,358	866,241	0
575,744	293,375	305,208	1,174,327	319,513	298,831	618,344	29
31	0	433	464	474	778	1,252	0
17.8	17.9	10.7	15.9	11.0	7.7	9.5	37.1
9.4	13.8	15.8	12.2	9.6	12.6	11.0	22.5
10.8	9.5	14.4	11.4	11.9	11.8	11.9	.0
58.9	55.7	56.1	57.4	65.2	65.8	65.5	32.6
3.1	3.0	3.1	3.1	2.2	2.1	2.2	7.9
6.7	7.3	7.1	7.0	7.0	7.4	7.2	100.0
9.0	10.7	9.4	9.5	8.8	9.2	8.9	247.2
10	6	32	48	26	16	42	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970 (Amounts in thousands of dollars)

ASSETS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	737,126	263,227	181,022	1,181,375
Currency and coin	106,896	26,455	36,900	170,251
Reserve with Federal Reserve banks (member banks)	275,612	100,968	0	376,580
Demand balances with banks in U.S. (except American branches of foreign banks)	91,330	53,622	107,530	252,482
Other balances with banks in United States	22,823	310	11,335	34,468
Balances with banks in foreign countries	429	28	0	457
Cash items in process of collection	240,036	81,844	25,257	347,137
INVESTMENT SECURITIES - TOTAL	1,334,964	429,455	600,907	2,365,326
U.S. Treasury securities	484,612	167,831	242,957	895,400
Securities of other U.S. Government agencies and corps.	127,119	34,820	79,443	241,382
Obligations of States and subdivisions	706,010	222,836	274,637	1,203,483
Other securities	17,223	3,968	3,870	25,061
TRADING ACCOUNT SECURITIES	32,396	8,551	0	40,947
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	105,550	53,245	48,025	206,820
OTHER LOANS AND DISCOUNTS - TOTAL	3,149,883	1,014,576	1,044,104	5,208,563
Real estate loans - total	938,327	269,638	380,444	1,588,409
Secured by farmland	45,738	20,432	24,304	90,474
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	49,929	5,026	11,390	66,345
Guaranteed by Veterans Administration	34,290	3,254	8,757	46,301
Not insured or guaranteed by FHA or VA	496,872	146,752	223,269	866,893
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	2,367	218	2,297	4,882
Not insured by FHA	14,862	11,746	5,919	32,527
Secured by other properties	294,269	82,210	104,508	480,987
Loans to domestic commercial and foreign banks	5,677	135	1,915	7,727
Loans to other financial institutions	92,031	26,221	21,732	139,984
Loans to brokers and dealers in securities	14,292	10,925	3,193	28,410
Other loans for purchasing or carrying securities	19,310	9,907	2,162	31,379
Loans to farmers (excluding loans on real estate)	66,310	16,919	19,198	102,427
Commercial and industrial loans (incl. open market paper)	795,590	307,814	214,858	1,318,262
Other loans to individuals - total	1,045,485	354,174	391,573	1,791,232
Passenger automobile instalment loans	374,625	118,818	165,144	658,587
Credit cards and related plans:				
Retail (charge account) credit card plans	74,355	41,537	10,673	126,565
Check credit and revolving credit plans	8,008	2,293	12,536	22,837
Other retail consumer instalment loans	70,444	34,639	43,141	148,224
Residential repair and modernization instalment loans	34,891	18,692	20,083	73,666
Other instalment loans for personal expenditures	216,836	77,693	74,691	369,220
Single-payment loans for personal expenditures	266,326	60,502	65,305	392,133
All other loans (including overdrafts)	172,861	18,843	9,029	200,733
TOTAL LOANS AND SECURITIES	4,622,793	1,505,827	1,693,036	7,821,656
Bank premises, furniture and fixtures, and other assets representing bank premises	117,976	41,161	33,825	192,962
Real estate owned other than bank premises	2,991	572	604	4,167
Investments in subsidiaries not consolidated	330	936	105	1,371
Customers' liabilities on acceptances outstanding	1,083	594	589	2,266
Other assets	40,876	12,123	12,368	65,367
TOTAL ASSETS	5,523,175	1,824,440	1,921,549	9,269,164

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
895,339	75,140	51,609	1,022,088	4,740	222,072	109,688	78,544	410,304
72,238	6,965	9,249	88,452	70	35,537	12,925	17,156	65,618
276,631	21,321	0	297,952	0	67,421	38,376	0	105,797
56,163	8,743	31,698	96,604	3,544	83,801	41,754	52,845	178,400
38,117	13,122	4,450	55,689	339	240	10	1,505	1,755
10,322	62	29	10,413	243	0	0	0	0
441,868	24,927	6,183	472,978	544	35,073	16,623	7,038	58,734
1,215,734	98,662	173,473	1,487,869	7,335	569,062	243,416	339,689	1,152,167
443,349	44,488	75,966	563,803	3,682	284,250	101,874	176,655	562,779
80,123	5,216	24,319	109,658	0	60,133	25,968	29,043	115,144
678,788	48,275	68,793	795,856	0	219,145	111,769	127,366	458,280
13,474	683	4,395	18,552	3,653	5,534	3,805	6,625	15,964
84,161	3,021	0	87,182	0	0	0	0	0
445,629	11,050	23,469	480,148	6,500	110,350	50,680	63,495	224,525
2,997,792	202,290	296,742	3,496,824	48,899	743,949	338,227	419,818	1,501,994
735,476	51,289	95,516	882,281		242,336	110,637	182,105	535,078
20,919	2,307	6,839	30,065		10,725	9,582	12,869	33,176
143,143	2,653	2,015	147,811		14,051	7,802	5,580	27,433
15,088	403	86	15,577		2,369	1,074	891	4,334
297,014	22,518	59,408	378,940		135,241	51,894	127,544	314,679
8,531	0	24	8,555		0	0	50	50
25,668	1,606	363	27,637		8,231	1,616	1,989	11,836
225,113	21,802	26,781	273,696		71,719	38,669	33,182	143,570
15,010	0	867	15,877		1,895	180	0	2,075
159,103	7,168	3,300	169,571		17,773	6,783	5,202	29,758
6,011	102	202	6,315		3,568	746	1,925	6,239
23,894	1,418	1,485	26,797		1,216	715	1,349	3,280
161,357	5,850	20,472	187,679		8,760	5,658	5,265	19,683
1,198,941	69,377	94,310	1,362,628		159,486	67,276	53,022	279,784
652,596	60,453	79,066	792,115		300,310	142,233	164,329	606,872
235,708	13,364	33,464	282,536		118,436	59,925	68,215	246,576
73,056	6,096	2,368	81,520		4,434	2,685	1,926	9,045
7,694	32	177	7,903		5,341	2,218	1,560	9,119
69,277	10,918	19,660	99,855		41,701	19,154	23,434	84,289
43,968	4,517	4,272	52,757		11,638	9,256	7,957	28,851
80,829	6,599	12,823	100,251		51,054	21,634	36,802	109,490
142,064	18,927	6,302	167,293		67,706	27,361	24,435	119,502
45,404	6,633	1,524	53,561		8,605	3,999	6,621	19,225
4,743,316	315,023	493,684	5,552,023	62,734	1,423,361	632,323	823,002	2,878,686
152,877	9,170	13,602	175,649	118	39,305	14,425	17,955	71,685
13,640	899	400	14,939	31	930	340	305	1,575
10,500	0	5	10,505	0	25	0	0	25
34,291	26	0	34,317	514	0	0	9	9
54,571	2,652	4,304	61,527	396	10,661	5,106	4,438	20,205
5,904,534	402,910	563,604	6,871,048	68,533	1,696,354	761,882	924,253	3,382,489

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREA
DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,236,481	1,337,397	1,524,770	7,098,648
Individuals, partnerships, and corporations - demand	1,749,807	509,097	597,073	2,855,977
Individuals, partnerships, and corporations - time	2,456,183	818,927	914,496	4,189,606
Savings deposits	1,275,759	460,701	474,202	2,210,662
Deposits accumulated for payment of personal loans	981	4	64	1,049
Other deposits of individuals, partnerships, and corps.	1,179,443	358,222	440,230	1,977,895
Certified and officers' checks, letters of credit, travelers' checks, etc	30,491	9,373	13,201	53,065
GOVERNMENT DEPOSITS - TOTAL	398,926	161,566	169,446	729,938
United States Government - demand	64,062	23,346	19,349	106,757
United States Government - time	3,039	215	893	4,147
States and subdivisions - demand	144,965	64,574	53,859	263,398
States and subdivisions - time	186,860	73,431	95,345	355,636
DOMESTIC INTERBANK DEPOSITS - TOTAL	113,219	79,141	2,369	194,729
Commercial banks in the United States - demand	112,214	78,461	1,923	192,598
Commercial banks in the United States - time	1,005	680	446	2,131
Mutual savings banks in the United States - demand	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	531	86	13	630
Foreign governments, central banks, etc. - demand	121	2	13	136
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	410	84	0	494
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	4,749,157	1,578,190	1,696,598	8,023,945
Demand	2,102,070	684,937	685,418	3,472,425
Time	2,647,087	893,253	1,011,180	4,551,520
MISCELLANEOUS LIABILITIES - TOTAL	318,651	100,129	62,536	481,316
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	124,562	45,537	4,850	174,949
Other liabilities for borrowed money	10,710	196	3,877	14,783
Mortgage indebtedness	13,891	5,352	1,665	20,908
Acceptances outstanding	1,083	594	589	2,266
Other liabilities	168,405	48,450	51,555	268,410
TOTAL LIABILITIES	5,067,808	1,678,319	1,759,134	8,505,261
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	319	0	226	545
RESERVES ON LOANS AND SECURITIES - TOTAL	54,538	18,387	15,923	88,848
Reserve for bad debt losses on loans	53,577	17,976	15,404	86,957
Other reserves on loans	25	356	260	641
Reserves on securities	936	55	259	1,250
CAPITAL ACCOUNTS - TOTAL	400,510	127,734	146,266	674,510
Capital notes and debentures	1,575	471	3,388	5,434
Equity capital - total	398,935	127,263	142,878	669,076
Preferred stock	0	0	0	0
Common stock	116,901	47,619	44,443	208,963
Surplus	172,118	47,618	59,050	278,786
Undivided profits	108,048	30,733	38,612	177,393
Reserve for contingencies and other capital reserves	1,868	1,293	773	3,934
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,523,175	1,824,440	1,921,549	9,269,164
MEMORANDA				
Demand deposits adjusted[4]	1,685,758	501,286	638,889	2,825,933
Average of total deposits for the 15 calendar days ending with call date	4,694,100	1,558,602	1,673,499	7,926,201
Average of total loans for the 15 calendar days ending with call date	3,129,385	1,055,277	1,051,650	5,236,312
Unearned discount on instalment loans included in total capital accounts	2,561	528	1,245	4,334
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	13.3	14.4	9.4	12.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.1	11.1	16.8	12.3
Other securities	13.7	12.9	14.5	13.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.9	58.5	56.8	58.4
Other assets	3.0	3.0	2.5	2.9
Total capital accounts	7.3	7.0	7.6	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.3	9.2	9.8	9.4
NUMBER OF BANKS	101	42	90	233

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
4,282,365	308,418	442,708	5,033,491	43,351	1,270,663	572,194	738,716	2,581,573
1,892,915	129,066	175,394	2,197,375	10,326	539,212	248,255	277,794	1,065,261
2,339,248	174,358	260,083	2,773,689	32,744	721,202	316,612	455,391	1,493,205
1,413,573	111,237	156,922	1,681,732	6,476	478,565	178,139	276,098	932,802
11	0	327	338	0	82	420	5	507
925,664	63,121	102,834	1,091,619	26,268	242,555	138,053	179,288	559,896
50,202	4,994	7,231	62,427	281	10,249	7,327	5,531	23,107
417,196	19,913	46,051	483,160	547	131,969	52,413	75,179	259,561
62,701	3,612	8,136	74,449	205	24,809	11,303	10,726	46,838
13,499	69	255	13,823	0	174	46	107	327
150,259	8,920	19,947	179,126	102	87,664	34,780	50,683	173,127
190,737	7,312	17,713	215,762	240	19,322	6,284	13,663	39,269
107,514	13,025	1,033	121,572	50	43,306	12,890	1,551	57,747
86,687	9,845	624	97,156	0	42,780	12,870	1,281	56,931
3,889	1,500	106	5,495	0	526	20	270	816
16,838	1,180	293	18,311	25	0	0	0	0
100	500	10	610	25	0	0	0	0
43,467	0	53	43,520	9,141	0	0	0	0
1,850	0	0	1,850	0	0	0	0	0
17,350	0	0	17,350	0	0	0	0	0
22,104	0	53	22,157	141	0	0	0	0
2,163	0	0	2,163	9,000	0	0	0	0
4,850,542	341,356	489,845	5,681,743	53,089	1,445,938	637,497	815,446	2,898,881
2,283,556	157,617	211,678	2,652,851	11,080	704,714	314,535	346,015	1,365,264
2,566,986	183,739	278,167	3,028,892	42,009	741,224	322,962	469,431	1,533,617
601,977	27,595	19,106	648,678	9,409	91,126	43,219	23,893	158,238
417,898	16,700	4,010	438,608	0	43,525	19,490	0	63,015
11,463	0	322	11,785	8,850	25	20	430	475
1,850	667	939	3,456	0	3,803	322	1,425	5,550
34,641	26	0	34,667	514	0	0	9	9
136,125	10,202	13,835	160,162	45	43,773	23,387	22,029	89,189
5,452,519	368,951	508,951	6,330,421	62,498	1,537,064	680,716	839,339	3,057,119
45	0	45	90	0	0	0	0	0
61,451	3,586	5,271	70,308	0	15,244	8,034	7,317	30,595
60,560	3,518	4,942	69,020	0	13,767	5,614	6,749	26,130
18	21	45	84	0	325	1,275	171	1,771
873	47	284	1,204	0	1,152	1,145	397	2,694
390,519	30,373	49,337	470,229	6,035	144,046	73,132	77,597	294,775
0	190	3,000	3,190	0	1,830	1	180	2,011
390,519	30,183	46,337	467,039	6,035	142,216	73,131	77,417	292,764
0	0	0	0	0	0	0	0	0
114,413	10,214	16,693	141,320	950	29,886	17,472	17,672	65,030
147,937	11,821	16,292	176,050	750	70,315	34,811	40,159	145,285
117,870	8,072	12,998	138,940	2,285	37,390	16,542	18,209	72,141
10,299	76	354	10,729	2,050	4,625	4,306	1,377	10,308
5,904,534	402,910	563,604	6,871,048	68,533	1,696,354	761,882	924,253	3,382,489
1,692,300	119,233	196,735	2,008,268	10,331	602,052	273,739	326,970	1,202,761
4,724,102	336,714	481,059	5,541,875	53,086	1,423,044	623,165	799,487	2,845,696
3,401,612	220,884	303,173	3,925,669	48,888	729,036	392,292	438,945	1,560,273
104	0	148	252	0	1,730	992	462	3,184
15.2	18.6	9.2	14.9	6.9	13.1	14.4	8.5	12.1
8.9	12.3	17.8	9.8	5.4	20.3	16.8	22.3	20.0
13.1	12.9	13.0	13.1	5.3	13.2	15.2	14.5	14.0
58.3	52.9	56.8	57.9	80.8	50.4	51.0	52.3	51.0
4.5	3.2	4.3	1.5	3.0	2.6	2.5	2.8	
6.6	7.5	8.8	6.8	88.9	8.5	9.6	8.4	8.7
8.6	10.7	11.3	8.9	1661.5	12.1	13.3	11.6	12.2
25	8	56	89	2	85	35	80	200

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

ASSETS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	838,225	262,510	399,688	1,500,423	399
Currency and coin	58,903	25,849	58,169	142,921	36
Reserve with Federal Reserve banks (member banks)	197,875	65,569	0	263,444	0
Demand balances with banks in U.S. (except American branches of foreign banks)	140,654	58,218	305,979	504,851	363
Other balances with banks in United States	86,975	78	9	87,062	0
Balances with banks in foreign countries	9,499	1,100	0	10,599	0
Cash items in process of collection	344,319	111,696	35,531	491,546	0
INVESTMENT SECURITIES - TOTAL	1,129,675	408,308	1,662,725	3,200,708	1,450
U.S. Treasury securities	483,762	217,391	946,074	1,647,227	762
Securities of other U.S. Government agencies and corps.	99,070	30,360	138,904	268,334	0
Obligations of States and subdivisions	526,682	153,136	544,827	1,224,645	471
Other securities	20,161	7,421	32,920	60,502	217
TRADING ACCOUNT SECURITIES	8,070	39,201	0	47,271	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	170,371	94,494	79,715	344,580	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,507,732	795,749	2,320,859	5,624,340	904
Real estate loans - total	861,149	292,062	1,083,666	2,236,877	518
Secured by farmland	40,827	21,123	159,564	221,514	361
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	33,587	9,301	22,392	65,280	0
Guaranteed by Veterans Administration	18,218	5,188	11,819	35,225	0
Not insured or guaranteed by FHA or VA	521,690	146,881	576,118	1,244,689	113
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	43	608	510	1,161	0
Not insured by FHA	39,974	5,464	10,188	55,626	0
Secured by other properties	206,810	103,497	303,075	613,382	44
Loans to domestic commercial and foreign banks	6,746	555	15,181	22,482	0
Loans to other financial institutions	108,360	39,910	48,843	197,113	0
Loans to brokers and dealers in securities	10,348	2,571	2,716	15,635	0
Other loans for purchasing or carrying securities	45,842	16,112	22,308	84,262	0
Loans to farmers (excluding loans on real estate)	65,272	22,231	208,028	295,531	135
Commercial and industrial loans (incl. open market paper)	817,051	260,559	460,030	1,537,640	0
Other loans to individuals - total	494,094	141,131	453,868	1,089,093	246
Passenger automobile instalment loans	177,382	46,969	169,871	394,222	84
Credit cards and related plans:					
Retail (charge account) credit card plans	27,760	0	2,692	30,452	0
Check credit and revolving credit plans	14,180	3,850	5,516	23,546	0
Other retail consumer instalment loans	56,747	10,418	52,216	119,381	0
Residential repair and modernization instalment loans	19,263	7,633	14,344	41,240	0
Other instalment loans for personal expenditures	65,273	16,983	61,687	143,943	24
Single-payment loans for personal expenditures	133,489	55,278	147,542	336,309	138
All other loans (including overdrafts)	98,870	20,618	26,219	145,707	5
TOTAL LOANS AND SECURITIES	3,815,848	1,337,752	4,063,299	9,216,899	2,354
Bank premises, furniture and fixtures, and other assets representing bank premises	75,066	35,362	74,385	184,813	149
Real estate owned other than bank premises	3,629	401	1,925	5,955	0
Investments in subsidiaries not consolidated	0	0	32	32	0
Customers' liabilities on acceptances outstanding	18,373	3,166	404	21,943	0
Other assets	47,464	16,275	20,946	84,685	63
TOTAL ASSETS	4,798,605	1,655,466	4,560,679	11,014,750	2,965

WYOMING				OTHER AREAS[3]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
104,224	19,413	23,282	146,919	3,546	317,580	18,944	340,070	46,753
7,005	1,296	1,736	10,037	2,276	48,813	4,703	55,792	5,317
30,194	7,903	0	38,097	0	0	6,433	6,433	0
55,703	9,017	19,964	84,684	0	81,244	3,573	84,817	19,578
1,380	549	0	1,929	0	73,799	61	73,860	14,728
0	0	0	0	0	25,681	118	25,799	0
9,942	648	1,582	12,172	1,270	88,043	4,056	93,369	7,130
189,763	42,223	43,997	274,983	0	255,917	40,195	296,112	238,165
105,983	27,139	27,724	160,846	0	157,814	20,975	178,789	98,370
10,712	0	4,018	14,730	0	28,541	0	28,541	17,499
70,218	14,884	12,247	97,349	0	67,621	19,069	86,690	117,923
1,850	200	8	2,058	0	1,941	151	2,092	4,373
0	0	0	0	0	9,310	0	9,310	0
13,900	5,350	3,050	22,300	0	0	10,400	10,400	0
317,401	61,413	69,155	447,969	92,070	1,840,232	190,302	2,122,604	386,381
65,857	12,936	17,049	95,842	18,963	605,123	127,295	751,381	32,023
4,238	1,899	3,263	9,400	0	24,227	0	24,227	978
12,193	1,214	3,211	16,618	3,333	176,792	13,773	193,898	2,084
3,414	167	1,123	4,704	3,392	31,063	93	34,548	47
17,997	5,015	3,537	26,549	8,118	181,890	77,806	267,814	23,464
403	67	3	473	0	11,325	4,401	15,726	0
648	72	237	957	0	31,717	0	31,717	0
26,964	4,502	5,675	37,141	4,120	148,109	31,222	183,451	5,450
891	0	0	891	0	0	0	0	13,885
3,917	0	143	4,060	189	81,020	0	81,209	12,988
17	0	70	87	0	1,288	0	1,288	0
3,245	463	785	4,493	64	1,266	0	1,330	0
69,627	23,455	17,816	110,898	0	12,165	0	12,165	1,163
92,444	14,229	15,612	122,285	21,522	614,628	37,661	673,811	260,706
78,856	10,051	17,347	106,254	29,133	399,067	20,149	448,349	50,542
29,673	4,112	6,264	40,049	13,824	76,527	5,821	96,172	23,993
544	0	62	606	0	16,449	0	16,449	0
1,702	0	0	1,702	0	7,988	0	7,988	1,987
11,964	1,838	2,987	16,689	2,676	98,390	1,727	102,793	1,659
2,292	129	319	2,740	553	42,270	1,395	44,218	1,021
13,953	968	2,372	17,293	9,556	111,816	11,118	132,490	9,607
18,828	3,004	5,343	27,175	2,524	45,627	88	48,239	12,275
2,547	279	333	3,159	22,199	125,675	5,197	153,071	15,074
520,064	108,986	116,202	745,252	92,070	2,105,459	240,897	2,438,426	624,546
15,352	869	2,324	18,545	996	43,040	2,736	46,772	2,640
529	67	142	738	48	2,184	292	2,524	56
55	0	0	55	0	695	0	695	0
0	0	0	0	0	1,507	186	1,693	0
5,431	228	751	6,410	6,222	356,737	467,206	830,165	146,888
645,655	129,563	142,701	917,919	102,882	2,827,202	730,261	3,660,345	820,883

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC. 31, 1970 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,476,392	1,160,209	3,804,549	8,441,150	1,354
Individuals, partnerships, and corporations - demand	1,470,563	445,193	1,238,563	3,154,319	397
Individuals, partnerships, and corporations - time	1,962,592	697,269	2,517,590	5,177,451	957
Savings deposits	845,225	333,842	1,007,347	2,186,414	225
Deposits accumulated for payment of personal loans	332	0	895	1,227	18
Other deposits of individuals, partnerships, and corps.	1,117,035	363,427	1,509,348	2,989,810	714
Certified and officers' checks, letters of credit, travelers' checks, etc.	43,237	17,747	48,396	109,380	0
GOVERNMENT DEPOSITS - TOTAL	395,256	140,089	291,337	826,682	34
United States Government - demand	79,604	22,835	55,285	157,724	0
United States Government - time	911	221	252	1,384	2
States and subdivisions - demand	113,515	48,470	119,301	281,286	32
States and subdivisions - time	201,226	68,563	116,499	386,288	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	239,721	99,613	17,379	356,713	0
Commercial banks in the United States - demand	237,494	95,127	14,313	346,934	0
Commercial banks in the United States - time	1,399	0	15	1,414	0
Mutual savings banks in the United States - demand	828	4,486	0	5,314	0
Mutual savings banks in the United States - time	0	0	3,051	3,051	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	56,594	673	0	57,267	0
Foreign governments, central banks, etc. - demand	538	0	0	538	0
Foreign governments, central banks, etc. - time	46,250	0	0	46,250	0
Banks in foreign countries - demand	9,717	673	0	10,390	0
Banks in foreign countries - time	89	0	0	89	0
TOTAL DEPOSITS	4,167,963	1,400,584	4,113,265	9,681,812	1,388
Demand	1,955,496	634,531	1,475,858	4,065,885	429
Time	2,212,467	766,053	2,637,407	5,615,927	959
MISCELLANEOUS LIABILITIES - TOTAL	255,861	123,575	67,145	446,581	82
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	67,437	65,795	3,710	136,942	0
Other liabilities for borrowed money	3,894	15,503	2,097	21,494	0
Mortgage indebtedness	787	646	5,090	6,523	0
Acceptances outstanding	18,373	3,166	404	21,943	0
Other liabilities	165,370	38,465	55,844	259,679	82
TOTAL LIABILITIES	4,423,824	1,524,159	4,180,410	10,128,393	1,470
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	23	23	0
RESERVES ON LOANS AND SECURITIES - TOTAL	52,285	16,321	42,798	111,404	19
Reserve for bad debt losses on loans	51,940	16,305	42,171	110,416	19
Other reserves on loans	57	0	144	201	0
Reserves on securities	288	16	483	787	0
CAPITAL ACCOUNTS - TOTAL	322,496	114,986	337,448	774,930	1,476
Capital notes and debentures	3,523	9,825	7,971	21,319	0
Equity capital - total	318,973	105,161	329,477	753,611	1,476
Preferred stock	0	0	450	450	0
Common stock	93,442	27,152	88,765	209,359	385
Surplus	141,629	48,557	156,433	346,619	485
Undivided profits	78,414	28,194	79,118	185,726	521
Reserve for contingencies and other capital reserves	5,488	1,258	4,711	11,457	85
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,798,605	1,655,466	4,560,679	11,014,750	2,965
MEMORANDA					
Demand deposits adjusted[4]	1,294,079	404,873	1,370,729	3,069,681	429
Average of total deposits for the 15 calendar days ending with call date	4,092,098	1,367,599	4,016,088	9,475,785	1,384
Average of total loans for the 15 calendar days ending with call date	2,598,013	787,124	2,369,923	5,755,060	937
Unearned discount on instalment loans included in total capital accounts	1,287	121	770	2,178	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.5	15.9	8.8	13.6	13.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.1	15.0	23.8	17.4	25.7
Other securities	11.6	12.1	12.7	12.1	23.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.8	53.8	52.6	54.2	30.5
Other assets	3.0	3.3	2.1	2.7	7.2
Total capital accounts	6.7	6.9	7.4	7.0	49.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.3	9.8	10.5	9.9	81.8
NUMBER OF BANKS	125	42	437	604	4

WYOMING				OTHER AREAS[3]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
464,125	97,555	110,690	672,370	68,215	2,243,369	557,627	2,869,211	378,016
200,123	43,640	44,315	288,078	26,552	685,630	54,802	766,984	80,670
259,229	52,896	65,454	377,579	40,956	1,527,905	498,977	2,067,838	284,535
117,750	23,718	26,683	168,151	19,032	539,867	40,163	599,062	65,495
0	0	0	0	0	0	0	0	5,743
141,479	29,178	38,771	209,428	21.924	988,038	458,814	1,468,776	213,297
4,773	1,019	921	6,713	707	29,834	3,848	34,389	12,811
80,482	17,811	16,804	115,097	10,846	187,501	106,514	304,861	48,925
9,456	2,066	2,418	13,940	3,637	12,020	909	16,566	14,026
323	10	10	343	1,757	1,231	0	2,988	331
39,615	9,496	7,466	56,577	3,717	124,609	17,915	146,241	22,039
31,088	6,239	6,910	44,237	1,735	49,641	87,690	139,066	12,529
24,475	368	437	25,280	0	85,050	1,792	86,842	8,115
24,175	368	437	24,980	0	30,252	1,292	31,544	8,115
300	0	0	300	0	54,459	0	54,459	0
0	0	0	0	0	94	0	94	0
0	0	0	0	0	245	500	745	0
0	0	0	0	724	43,707	26,068	70,499	249
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	724	1,357	68	2,149	249
0	0	0	0	0	42,350	26,000	68,350	0
569,082	115,734	127,931	812,747	79,785	2,559,627	692,001	3,331,413	435,305
278,142	56,589	55,557	390,288	35,337	883,796	78,834	997,967	137,910
290,940	59,145	72,374	422,459	44,448	1,675,831	613,167	2,333,446	297,395
19,227	2,138	1,879	23,244	23,097	123,799	30,247	177,143	314,091
3,950	500	0	4,450	0	22,488	0	22,488	0
3,464	300	0	3,764	0	5	10,000	10,005	46,554
284	0	64	348	0	12,939	999	13,938	0
0	0	0	0	0	1,507	186	1,693	0
11,529	1,338	1,815	14,682	23,097	86,860	19,062	129,019	267,537
588,309	117,872	129,810	835,991	102,882	2,683,426	722,248	3,508,556	749,396
0	0	0	0	0	0	0	0	0
4,790	1,020	1,248	7,058	0	11,027	932	11,959	4,075
4,593	1,020	1,080	6,693	0	834	932	1,766	4,068
20	0	13	33	0	10,138	0	10,138	7
177	0	155	332	0	55	0	55	0
52,556	10,671	11,643	74,870	0	132,749	7,081	139,830	67,412
1,900	665	0	2,565	0	11,115	0	11,115	38,500
50,656	10,006	11,643	72,305	0	121,634	7,081	128,715	28,912
0	0	113	113	0	0	0	0	0
6,318	921	1,620	8,859	0	43,010	400	43,410	12,390
24,477	5,761	5,468	35,706	0	53,207	4,100	57,307	13,369
18,467	2,887	4,005	25,359	0	19,585	2,326	21,911	2,153
1,394	437	437	2,268	0	5,832	255	6,087	1,000
645,655	129,563	142,701	917,919	102,882	2,827,202	730,261	3,660,345	820,883
234,569	53,507	51,120	339,196	30,430	753,481	72,577	856,488	108,639
549,893	114,709	125,775	790,377	31,946	2,493,425	513,360	3,038,731	409,957
315,487	61,817	68,553	445,857	32,903	1,850,330	180,040	2,063,273	381,571
650	0	330	980	0	209	529	738	0
16.1	15.0	16.3	16.0	3.4	11.2	2.6	9.3	5.7
18.1	20.9	22.2	19.1	.0	6.6	2.9	5.7	14.1
11.2	11.6	8.6	10.8	.0	2.8	2.6	2.7	14.9
51.3	51.5	50.6	51.2	89.5	65.1	27.5	58.3	47.1
3.3	.9	2.3	2.8	7.1	14.3	64.4	24.1	18.2
8.1	8.2	8.2	8.2	.0	7.5	.7	19.8[3]	9.1
12.1	12.9	12.7	12.3	.0	9.7	.7	41.3[3]	11.2
41	13	16	70		8	1	10	11

ASSETS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

ASSETS	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL....	1,115,656	89,709	4,757	16,434	24,438	16,983
Currency and coin.....	173,646	18,187	412	3,981	4,090	4,329
Demand balances with banks in the United States.....	538,858	38,937	3,489	9,606	11,331	5,297
Other balances with banks in the United States.....	316,584	16,421	50	300	6,865	4,900
Cash items in process of collection.....	86,568	16,164	806	2,547	2,152	2,457
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL.....	2,353,525	182,288	25,094	74,519	105,366	127,782
Valuation reserves.....	10,462	622	822	4	776	1,250
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL.....	2,363,987	182,910	25,916	74,523	106,142	129,032
Direct:						
Treasury bills.....	149,078	17,791	545	4,219	7,344	0
Treasury certificates of indebtedness.....	0	0	0	0	0	0
Treasury notes maturing in 1 year or less.....	203,496	21,114	3,344	8,799	6,498	13,907
Treasury notes maturing after 1 year.....	678,095	72,013	12,141	28,173	8,882	63,369
United States nonmarketable bonds.....	4,465	1,140	0	0	0	0
Other bonds maturing in 1 year or less.....	52,825	2,509	213	2,776	6,871	0
Other bonds maturing in 1 to 5 years.....	355,401	40,255	6,464	14,823	29,693	6,537
Other bonds maturing in 5 to 10 years.....	88,156	5,914	223	4,540	3,700	1,176
Other bonds maturing after 10 years.....	608,034	14,264	196	10,332	42,531	15,870
Guaranteed obligations.....	224,437	7,910	2,790	861	623	28,173
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET.....	187,197	15,024	2,043	7,443	7,105	7,951
Valuation reserves.....	5,409	233	93	2	424	237
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS.....	192,606	15,257	2,136	7,445	7,529	8,188
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL.....	8,884,377	575,052	12,095	161,910	135,430	294,089
Valuations reserves.....	25,654	1,346	46	919	2,329	73
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL.....	8,910,031	576,398	12,141	162,829	137,759	294,162
Railroads.....	560,371	35,527	0	15,344	7,181	6,691
Utilities.....	4,237,176	267,611	396	71,165	60,417	165,051
Industrials.....	1,265,937	3,469	404	10,377	10,556	22,204
Securities of Federal agencies and corporations (not guaranteed by U.S.).....	1,496,289	151,927	11,341	39,125	49,833	73,990
All other.....	1,350,258	117,864	0	26,818	9,772	26,226
CORPORATE STOCKS, NET - TOTAL.....	2,045,893	378,452	0	50,448	8,118	63,958
Valuations reserves.....	38,332	9,321	0	518	31	0
CORPORATE STOCKS, GROSS - TOTAL.....	2,084,225	387,773	0	50,966	8,149	63,958
Bank.....	251,321	148,650	0	13,725	332	26,800
Other.....	1,832,904	239,123	0	37,241	7,817	37,158
TOTAL SECURITIES.....	13,470,992	1,150,816	39,232	294,320	256,019	493,780
LOANS AND DISCOUNTS, NET - TOTAL.....	52,635,417	4,551,282	75,903	696,882	654,772	1,567,095
Valuations reserves.....	118,391	1,329	1,560	429	3,073	0
LOANS AND DISCOUNTS, GROSS - TOTAL.....	52,753,808	4,552,611	77,463	697,311	657,845	1,567,095
Real estate loans - total.....	50,695,693	4,304,741	72,564	650,022	546,497	1,499,632
Secured by farmland.....	112,723	3,056	4,646	1,021	561	0
Secured by residential properties:						
Insured by FHA.....	14,921,659	640,704	2,551	162,875	172,698	429,400
Guaranteed by VA.....	10,884,718	472,913	1,721	141,686	119,920	395,031
Not insured or guaranteed by FHA or VA.....	18,104,579	2,510,700	50,364	247,163	228,269	502,852
Secured by other properties.....	6,672,014	677,368	13,282	97,277	25,049	172,349
Commercial and industrial loans (incl. open market paper)	586,589	28,826	64	2,667	1,569	8,368
Loans to individuals for personal expenditures.....	1,081,513	172,122	2,159	34,536	95,744	38,684
All other loans (including overdrafts).....	390,013	46,922	2,676	10,086	14,035	20,411
TOTAL LOANS AND SECURITIES.....	66,106,409	5,702,098	115,135	991,202	910,791	2,060,875
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL.....	591,485	57,385	1,350	9,445	6,783	12,477
Bank premises.....	426,043	33,681	1,141	6,318	4,915	9,181
Furniture and fixtures.....	102,637	10,052	147	1,711	1,774	2,726
Real estate owned other than bank premises.....	62,805	13,652	62	1,416	94	570
MISCELLANEOUS ASSETS.....	727,726	40,978	406	2,885	48,799	7,950
TOTAL ASSETS.....	68,541,276	5,890,170	121,648	1,019,966	990,811	2,098,285

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[21]
23,237	74,635	685,303	95,173	15,755	6,871	33,610	1,243	27,508
2,494	13,187	105,720	13,284	3,091	770	1,919	258	1,924
13,584	45,422	330,970	37,995	8,038	3,943	16,551	888	12,807
6,125	8,538	200,135	41,768	4,451	2,102	14,623	2	10,304
1,034	7,488	48,478	2,126	175	56	517	95	2,473
64,487	255,362	1,142,514	201,654	51,134	24,988	62,247	3,490	32,600
0	125	4,077	1,383	1,390	0	0	0	13
64,487	255,487	1,146,591	203,037	52,524	24,988	62,247	3,490	32,613
3,244	55,194	37,861	7,849	886	930	832	370	12,013
0	0	0	0	0	0	0	0	0
11,413	29,650	81,316	5,891	9,369	6,628	3,827	250	1,490
22,916	61,699	307,628	37,995	26,235	8,870	21,910	395	5,869
0	0	2,217	533	0	0	0	0	575
2,705	10,134	22,168	883	1,212	887	1,369	400	698
12,112	45,528	124,438	49,577	5,838	3,913	14,053	966	1,204
1,742	12,893	36,599	14,008	622	2,122	4,046	521	50
8,703	38,831	393,030	63,987	676	1,588	10,971	578	6,477
1,652	1,558	141,334	22,314	7,686	50	5,239	10	4,237
4,529	13,899	86,931	33,068	1,527	256	3,393	1,218	2,810
0	50	3,888	474	2	0	0	0	6
4,529	13,949	90,819	33,542	1,529	256	3,393	1,218	2,816
108,505	616,925	5,355,317	1,093,539	109,831	7,480	179,984	6,589	227,631
52	3,863	6,755	4,793	3,822	0	70	0	1,586
108,557	620,788	5,362,072	1,098,332	113,653	7,480	180,054	6,589	229,217
2,132	60,349	285,670	106,412	4,004	130	11,093	2,664	23,174
44,910	329,075	2,612,408	445,601	39,124	2,181	71,325	732	127,180
6,259	76,226	761,111	314,773	24,438	1,007	12,148	439	22,526
47,241	108,830	771,504	111,652	27,045	3,803	60,200	1,471	38,327
8,015	46,308	931,379	119,894	19,042	359	25,288	1,283	18,010
65,464	48,534	1,169,392	100,197	93,466	2,592	10,531	176	54,565
1,357	99	16,986	4,077	5,368	0	0	0	575
66,821	48,633	1,186,378	104,274	98,834	2,592	10,531	176	55,140
14,410	3,593	1,355	8,028	30,005	2,272	719	67	1,365
52,411	45,040	1,185,023	96,246	68,829	320	9,812	109	53,775
242,985	934,720	7,754,154	1,428,458	255,958	35,316	256,155	11,473	317,606
876,559	2,221,428	35,764,493	3,059,907	930,104	275,121	1,081,086	27,208	853,577
2,439	2,305	100,542	0	1,850	10	61	2	4,791
878,998	2,223,733	35,865,035	3,059,907	931,954	275,131	1,081,147	27,210	858,368
798,827	2,172,987	34,667,729	2,965,290	848,522	256,663	1,057,795	26,007	828,417
2,743	120	77,249	549	29	3,181	1,540	352	17,676
165,395	680,129	10,633,413	1,280,504	211,752	71,520	194,515	4,055	272,148
137,009	417,704	8,015,721	900,604	138,921	31,762	41,191	2,516	68,019
367,867	920,142	11,337,084	527,217	387,649	117,906	617,264	14,620	275,482
125,813	154,892	4,604,262	256,416	110,171	32,294	203,285	4,464	195,092
12,854	0	465,489	23,548	28,360	2,824	122	7	11,891
60,147	28,024	538,877	28,622	40,589	11,221	21,064	796	8,928
7,170	22,722	192,940	42,447	14,483	4,423	2,166	400	9,132
1,119,544	3,156,148	43,518,647	4,488,365	1,186,062	310,437	1,337,241	38,681	1,171,183
13,620	30,155	369,543	30,865	17,121	2,739	24,745	478	14,779
10,802	20,860	272,782	21,029	14,260	2,345	17,620	187	10,922
1,587	6,719	60,641	7,877	1,849	283	3,761	167	3,343
1,231	2,576	36,120	1,959	1,012	111	3,364	124	514
2,430	35,815	498,826	53,713	8,670	2,288	11,545	75	13,346
1,158,831	3,296,753	45,072,319	4,668,116	1,227,608	322,335	1,407,141	40,477	1,226,816

LIABILITIES AND SURPLUS ACCOUNTS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
DEPOSITS - TOTAL	62,683,783	5,356,474	112,720	925,897	897,934	1,914,541
Demand deposits of individuals, partnerships, and corps.	555,746	45,547	5,001	3,525	15,016	14,478
Time deposits of individuals, partnerships, and corps.	62,049,610	5,308,357	103,717	916,124	879,598	1,899,398
Other deposits (official checks, etc.)	26,348	444	347	213	3,118	371
States and subdivisions	39,913	1,426	3,519	5,932	30	176
United States Government	7,895	571	136	103	164	118
Interbank	4,271	129	0	0	8	0
TOTAL DEMAND DEPOSITS	593,615	46,683	7,678	3,850	18,328	14,976
TOTAL SAVINGS AND TIME DEPOSITS	62,090,168	5,309,791	105,042	922,047	879,606	1,899,565
MISCELLANEOUS LIABILITIES	1,000,127	50,917	144	5,165	19,212	15,170
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	63,683,910	5,407,391	112,864	931,062	917,146	1,929,711
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL[6]	4,857,366	482,779	8,784	88,904	73,665	168,574
Surplus	3,382,374	159,363	6,761	55,152	47,100	102,844
Undivided profits	1,017,646	222,458	1,365	29,440	26,565	57,746
Other segregations of surplus	457,346	100,958	658	4,312	0	7,984
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	68,541,276	5,890,170	121,648	1,019,966	990,811	2,098,285
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.6	1.5	3.9	1.6	2.5	.8
U.S. Government obligations, direct and guaranteed	3.4	3.1	20.6	7.3	10.6	6.1
Other securities	16.2	16.4	11.6	21.5	15.2	17.4
Loans and discounts	76.8	77.3	62.4	68.3	66.1	74.7
Other assets	1.9	1.7	1.4	1.2	5.6	1.0
Total surplus accounts	7.1	8.2	7.2	8.7	7.4	8.0
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	7.5	8.6	9.6	9.6	8.6	8.6
NUMBER OF BANKS	329	69	4	31	5	8

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[21]
1,040,401	3,067,420	41,254,974	4,250,255	1,114,687	298,454	1,301,038	37,007	1,111,981
2,959	70,665	362,226	9,118	3,795	1,074	12,940	177	9,225
1,036,584	2,973,555	40,884,870	4,238,854	1,110,085	295,858	1,284,260	36,422	1,081,928
118	15,112	2,524	1,254	39	271	48	193	2,296
649	7,216	270	267	678	1,216	2,180	212	16,142
51	590	4,689	762	90	3	91	2	525
40	282	395	0	0	32	1,519	1	1,865
3,128	87,293	370,104	11,206	3,927	1,378	13,080	373	11,621
1,037,273	2,980,137	40,884,870	4,239,049	1,110,760	297,076	1,287,958	36,634	1,100,360
16,657	23,431	701,374	109,462	20,821	1,759	6,548	166	29,301
1,057,058	3,090,851	41,956,348	4,359,717	1,135,508	300,213	1,307,586	37,173	1,141,282
101,773	205,902	3,115,971	308,399	92,100	22,122	99,555	3,304	85,534
54,157	103,329	2,478,910	177,249	67,016	8,023	63,176	2,550	56,744
41,695	7,219	576,985	3,425	11,646	8,056	20,607	250	10,189
5,921	95,354	60,076	127,725	13,438	6,043	15,772	504	18,601
1,158,831	3,296,753	45,072,319	4,668,116	1,227,608	322,335	1,407,141	40,477	1,226,816
2.0	2.3	1.5	2.0	1.3	2.1	2.4	3.1	2.2
5.6	7.7	2.5	4.3	4.2	7.8	4.4	8.6	2.7
15.4	20.6	14.7	26.3	16.7	3.2	13.8	19.7	23.2
75.6	67.4	79.3	65.5	75.8	85.4	76.8	67.2	69.6
1.4	2.0	1.9	1.8	2.1	1.6	2.6	1.4	2.3
8.8	6.2	6.9	6.6	7.5	6.9	7.1	8.2	7.0
9.5	6.9	7.2	7.1	7.9	7.6	7.6	9.2	7.3
30	20	121	8	7	6	9	3	8

ASSETS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1970[22]
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	93,939,381	50,688	230,312	1,542,810	3,590,666
Currency and coin	7,091,514	4,945	27,810	200,820	466,331
Reserve with Federal Reserve banks (member banks)	23,325,123	2,070	14,231	161,944	509,756
Demand balances with banks in U.S. (except American branches of foreign banks)	21,798,652	40,676	175,680	1,100,431	2,389,099
Other balances with banks in United States	1,522,694	2,542	8,782	39,558	59,415
Balances with banks in foreign countries	450,948	0	13	452	1,357
Cash items in process of collection	39,750,450	455	3,796	39,605	164,708
INVESTMENT SECURITIES - TOTAL	142,696,920	99,501	619,225	4,619,201	9,763,568
U.S. Treasury securities	59,260,987	62,679	432,103	2,781,608	5,018,641
Securities of other U.S. Government agencies and corps	12,647,974	14,326	115,162	800,797	1,382,503
Obligations of States and subdivisions	67,863,858	13,002	57,226	952,295	3,192,681
Other securities	2,924,101	9,494	14,734	84,501	169,743
TRADING ACCOUNT SECURITIES	5,666,313	0	676	0	2,731
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	16,251,177	13,392	61,987	408,671	997,812
OTHER LOANS AND DISCOUNTS - TOTAL	299,473,352	133,383	750,527	6,013,204	13,411,403
Real estate loans - total	72,992,912	20,242	161,936	1,708,695	4,196,592
Secured by farmland	4,344,031	4,767	58,184	510,498	976,886
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,279,686	1,523	7,963	58,722	135,423
Guaranteed by Veterans Administration	2,570,495	853	763	8,873	39,779
Not insured or guaranteed by FHA or VA	32,292,354	11,099	74,828	878,500	2,188,090
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	589,986	9	207	2,106	3,891
Not insured by FHA	2,718,858	178	1,345	9,686	36,182
Secured by other properties	23,197,502	1,813	18,646	240,310	816,341
Loans to domestic commercial and foreign banks	2,674,249	876	3,734	25,945	51,351
Loans to other financial institutions	15,923,808	1,966	8,031	56,086	117,675
Loans to brokers and dealers in securities	6,333,081	315	467	4,857	23,251
Other loans for purchasing or carrying securities	3,536,887	879	3,507	31,309	91,645
Loans to farmers (excluding loans on real estate)[23]	11,162,794	22,652	267,360	1,703,613	2,558,879
Commercial and industrial loans (incl. open market paper)	113,082,509	14,093	112,281	921,390	2,428,282
Other loans to individuals - total	66,163,353	67,602	183,978	1,494,070	3,765,589
Passenger automobile instalment loans	22,438,606	28,385	86,589	644,668	1,616,495
Credit cards and related plans:					
Retail (charge account) credit card plans	3,804,341	41	76	3,036	12,776
Check credit and revolving credit plans	1,345,977	2	30	1,231	7,086
Other retail consumer instalment loans	7,322,057	6,550	18,684	167,325	461,580
Residential repair and modernization instalment loans	3,715,409	2,735	5,379	52,254	162,535
Other instalment loans for personal expenditures	10,567,836	18,976	27,554	252,711	605,125
Single-payment loans for personal expenditures	16,969,127	10,913	45,666	372,845	899,992
All other loans (including overdrafts)	7,603,759	4,758	9,233	67,239	178,139
TOTAL LOANS AND SECURITIES	464,087,762	246,276	1,432,415	11,041,076	24,175,514
Bank premises, furniture and fixtures, and other assets representing bank premises	9,181,899	7,559	22,983	168,189	416,876
Real estate owned other than bank premises	417,585	3,612	1,135	8,868	20,376
Investments in subsidiaries not consolidated	761,651	3,680	10	540	987
Customers' liabilities on acceptances outstanding	3,857,695	0	30	219	31,825
Other assets	7,325,901	14,028	4,729	34,023	104,650
TOTAL ASSETS	579,571,874	325,843	1,691,614	12,795,725	28,340,894

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
6,982,951	5,800,819	5,622,780	16,938,100	9,652,672	43,527,683
961,213	745,154	657,617	1,566,659	782,104	1,678,861
1,329,980	1,264,998	1,267,759	4,350,490	2,734,201	11,689,694
4,023,344	2,924,104	2,540,863	4,433,325	1,243,244	2,927,886
134,373	97,308	87,087	316,302	95,142	682,185
2,346	24,797	35,324	127,442	38,547	220,670
531,595	744,459	1,034,130	6,143,882	4,759,434	26,328,387
19,710,573	15,019,508	12,717,323	27,151,138	13,201,513	39,796,370
9,139,006	6,111,370	5,164,293	10,301,980	5,195,558	15,053,749
2,286,220	1,774,779	1,299,158	2,197,305	760,863	2,016,861
7,954,757	6,871,033	5,988,418	14,075,265	6,988,432	21,770,749
330,590	261,326	265,454	576,588	256,660	955,011
829	13,864	14,242	364,210	622,543	4,647,218
2,071,998	1,623,766	1,481,971	3,304,296	1,933,490	4,353,794
28,793,073	24,046,900	22,041,107	54,830,933	30,945,664	118,507,158
9,477,788	7,776,190	7,134,034	15,140,832	7,546,583	19,830,020
1,223,786	434,248	271,300	538,750	130,850	194,762
329,212	367,782	432,903	1,374,481	917,226	3,654,451
136,244	156,424	185,800	541,638	422,826	1,077,295
5,217,374	4,157,557	3,323,580	6,442,799	2,650,649	7,347,878
12,140	15,724	23,073	88,456	227,738	216,642
137,002	177,075	298,254	458,089	378,080	1,222,967
2,422,030	2,467,380	2,599,124	5,696,619	2,819,214	6,116,025
120,915	82,929	109,688	192,026	374,845	1,711,940
341,794	385,995	531,556	2,339,746	2,131,887	10,009,072
56,635	128,450	108,494	691,677	228,751	5,090,184
231,806	195,014	253,588	881,513	350,050	1,497,576
2,757,900	961,927	501,631	822,017	350,174	1,216,641
6,333,826	6,517,315	6,604,063	18,332,459	11,774,687	60,044,113
9,083,628	7,686,806	6,471,177	14,965,777	7,235,897	15,208,829
3,777,545	3,072,870	2,490,677	4,761,415	2,060,398	3,899,564
73,304	131,990	216,855	1,058,208	612,371	1,695,684
30,470	39,417	54,737	330,016	242,869	640,119
1,150,070	1,033,408	745,405	1,623,456	763,480	1,352,099
405,020	381,462	366,340	923,600	440,240	975,844
1,530,285	1,269,843	1,080,606	2,507,597	1,127,789	2,147,350
2,116,934	1,757,816	1,516,557	3,761,485	1,988,750	4,498,169
388,781	312,274	326,876	1,464,886	952,790	3,898,783
50,576,473	40,703,038	36,254,643	85,650,577	46,703,210	167,304,540
947,132	839,266	779,878	1,812,632	1,030,337	3,157,047
55,327	50,715	61,915	72,774	40,235	102,628
3,823	20,419	1,781	13,136	28,516	688,759
13,666	23,274	84,194	237,567	181,089	3,285,831
316,223	506,891	516,741	1,183,918	707,236	3,937,462
58,895,495	47,944,422	43,321,932	105,908,704	58,343,295	222,003,950

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1970
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BANKS WITH DEPOSITS OF-				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
BUSINESS AND PERSONAL DEPOSITS - TOTAL	395,614,212	147,219	1,273,975	9,965,228	22,102,461
Individuals, partnerships, and corporations - demand	182,524,629	89,146	673,812	4,404,335	9,323,628
Individuals, partnerships, and corporations - time	204,517,534	56,762	591,829	5,478,179	12,563,993
Savings deposits	98,923,550	21,825	169,670	1,870,660	5,177,230
Deposits accumulated for payment of personal loans	810,035	57	1,265	12,633	41,129
Other deposits of individuals, partnerships, and corps.	104,783,949	34,880	420,894	3,594,886	7,345,634
Certified and officers' checks, letters of credit, travelers' checks, etc.	8,572,049	1,311	8,334	82,714	214,840
GOVERNMENT DEPOSITS - TOTAL	49,620,970	18,557	168,582	1,267,245	2,844,807
United States Government - demand	7,949,360	2,011	16,774	148,754	403,869
United States Government - time	462,042	78	551	6,018	9,376
States and subdivisions - demand	17,909,113	10,112	90,080	647,466	1,427,642
States and subdivisions - time	23,300,455	6,356	61,177	465,007	1,003,920
DOMESTIC INTERBANK DEPOSITS - TOTAL	29,195,574	2,181	7,822	41,129	114,315
Commercial banks in the United States - demand	26,363,275	2,063	6,799	33,640	85,435
Commercial banks in the United States - time	1,417,349	93	501	2,873	9,163
Mutual savings banks in the United States - demand	1,102,451	25	249	3,270	16,516
Mutual savings banks in the United States - time	312,499	0	273	1,346	3,201
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	9,208,254	0	420	3,043	493
Foreign governments, central banks, etc. - demand	999,202	0	420	1,926	1
Foreign governments, central banks, etc. - time	4,756,685	0	0	28	0
Banks in foreign countries - demand	3,167,070	0	0	1,089	492
Banks in foreign countries - time	285,297	0	0	0	0
TOTAL DEPOSITS	483,639,010	167,957	1,450,799	11,276,645	25,062,076
Demand	248,587,149	104,668	796,468	5,323,194	11,472,423
Time	235,051,861	63,289	654,331	5,953,451	13,589,653
MISCELLANEOUS LIABILITIES - TOTAL	46,448,576	47,297	21,320	198,837	739,032
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	16,707,856	150	310	7,500	25,435
Other liabilities for borrowed money	2,745,864	18,540	2,401	12,301	16,853
Mortgage indebtedness	670,904	1,714	267	5,352	10,836
Acceptances outstanding	3,969,257	0	39	259	31,917
Other liabilities	22,354,695	26,893	18,303	173,425	653,991
TOTAL LIABILITIES	530,087,586	215,254	1,472,119	11,475,482	25,801,108
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,824	0	8	25	231
RESERVES ON LOANS AND SECURITIES - TOTAL	6,315,148	678	8,525	84,611	221,067
Reserve for bad debt losses on loans	6,009,617	602	7,106	73,132	189,930
Other reserves on loans	118,001	34	839	6,103	16,109
Reserves on securities	187,530	42	580	5,376	15,028
CAPITAL ACCOUNTS - TOTAL	43,165,316	109,911	210,962	1,235,607	2,318,488
Capital notes and debentures	2,184,868	0	162	3,331	14,494
Equity capital - total	40,980,448	109,911	210,800	1,232,276	2,303,994
Preferred stock	111,844	0	0	242	940
Common stock	11,266,696	38,976	59,052	331,047	610,668
Surplus	18,228,960	37,271	83,201	468,413	899,375
Undivided profits	10,309,563	32,421	63,603	395,301	720,208
Reserve for contingencies and other capital reserves	1,063,385	1,243	4,944	37,273	72,803
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	579,571,874	325,843	1,691,614	12,795,725	28,340,894
MEMORANDA					
Demand deposits adjusted[4]	174,524,064	100,139	769,099	5,101,195	10,818,411
Average of total deposits for the 15 calendar days ending with call date	467,164,394	162,293	1,426,205	11,101,777	24,591,878
Average of total loans for the 15 calendar days ending with call date	303,153,168	132,429	758,239	6,077,314	13,570,154
Unearned discount on instalment loans included in total capital accounts	233,352	548	3,262	27,306	62,565
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.2	15.6	13.6	12.1	12.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.4	23.6	32.4	28.0	22.6
Other securities	13.2	6.9	4.3	8.1	11.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.5	45.0	48.0	50.2	50.8
Other assets	3.7	8.9	1.7	1.7	2.0
Total capital accounts	7.4	33.7	12.5	9.7	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.1	51.7	20.5	14.6	11.8
NUMBER OF BANKS	13,705	295	930	3,297	3,460

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
46,340,734	37,027,701	32,408,610	74,328,192	39,009,705	133,010,387
18,855,370	15,407,434	13,644,398	33,901,243	19,488,272	66,736,991
26,953,283	21,124,048	18,266,451	39,258,938	18,923,166	61,300,885
12,688,131	10,682,955	9,580,513	21,135,010	9,787,388	27,810,168
134,992	171,799	133,276	219,721	20,200	74,963
14,130,160	10,269,294	8,552,662	17,904,207	9,115,578	33,415,754
532,081	496,219	497,761	1,168,011	598,267	4,972,511
5,822,751	4,303,392	4,084,477	10,144,385	5,858,033	15,108,741
1,009,859	611,885	458,962	1,388,650	980,742	2,927,854
18,827	11,074	10,376	94,949	86,128	224,665
2,595,693	1,803,788	1,661,223	3,889,169	2,244,561	3,539,379
2,198,372	1,876,645	1,953,916	4,771,617	2,546,602	8,416,843
309,102	539,928	946,383	5,759,509	3,288,865	18,186,340
268,472	465,345	870,620	5,242,410	3,005,595	16,382,896
20,396	35,965	36,765	222,713	95,425	993,455
20,011	35,470	38,047	248,929	131,818	608,116
223	3,148	951	45,457	56,027	201,873
31,269	26,541	267,964	530,583	237,287	8,110,654
8,209	963	61,425	37,388	51,973	836,897
16,177	5,750	58,999	203,160	43,994	4,428,577
6,883	19,626	95,751	231,351	129,058	2,682,820
0	202	51,789	58,684	12,262	162,360
52,503,856	41,897,562	37,707,434	90,762,669	48,393,890	174,416,122
23,296,578	18,840,730	17,328,187	46,107,151	26,630,286	98,687,464
29,207,278	23,056,832	20,379,247	44,655,518	21,763,604	75,728,658
1,381,374	1,928,855	2,011,822	6,157,943	5,046,077	28,916,019
91,072	147,303	326,495	2,193,319	2,612,245	11,304,027
37,069	110,784	82,409	532,941	426,384	1,506,182
41,523	50,802	47,603	156,016	100,166	256,625
23,296	23,366	88,006	242,003	183,177	3,377,194
1,188,414	1,596,600	1,467,309	3,033,664	1,724,105	12,471,991
53,885,230	43,826,417	39,719,256	96,920,612	53,439,967	203,332,141
166	792	85	2,053	464	0
515,702	465,461	425,370	1,133,372	584,076	2,876,286
466,175	424,110	397,006	1,055,107	563,671	2,832,778
22,393	16,183	8,955	29,769	8,714	8,902
27,134	25,168	19,409	48,496	11,691	34,606
4,494,397	3,651,752	3,177,221	7,852,667	4,318,788	15,795,523
64,067	122,485	108,362	402,743	309,616	1,159,608
4,430,330	3,529,267	3,068,859	7,449,924	4,009,172	14,635,915
4,950	3,388	9,244	16,214	5,897	70,969
1,197,323	995,341	903,795	2,091,982	1,001,446	4,037,066
1,811,823	1,462,434	1,314,258	3,324,536	1,933,712	6,893,937
1,271,365	966,371	770,931	1,858,389	981,353	3,249,621
144,869	101,733	70,631	158,803	86,764	384,322
58,895,495	47,944,422	43,321,932	105,908,704	58,343,295	222,003,950
21,486,652	17,019,042	14,964,475	33,332,209	17,884,515	53,048,327
51,334,193	40,972,369	36,713,609	87,937,871	46,623,489	166,300,710
29,929,256	24,302,701	22,223,464	55,152,919	30,706,657	120,300,035
88,751	31,507	10,816	6,997	1,600	0
11.9	12.1	13.0	16.0	16.5	19.6
19.4	16.4	14.9	11.8	10.2	7.7
14.1	14.9	14.5	14.2	13.5	12.3
52.4	53.5	54.3	54.9	56.4	55.3
2.3	3.0	3.3	3.1	3.4	5.0
7.6	7.6	7.3	7.4	7.4	7.1
10.5	10.1	9.8	10.0	9.9	9.7
3,400	1,216	546	436	69	56

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL....	1,244,438	37	1,102	7,028	45,646
Currency and coin.....	206,277	17	254	1,216	8,516
Demand balances with banks in the United States.....	610,214	19	545	5,021	26,246
Other balances with banks in the United States.....	327,102	1	245	564	7,635
Cash items in process of collection.....	100,845	0	58	227	3,249
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL.....	3,061,473	230	2,205	22,377	122,709
Valuation reserves.....	10,462	0	0	3	116
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL.....	3,071,935	230	2,205	22,380	122,825
Direct:					
Treasury bills.....	172,202	0	245	1,444	8,225
Treasury certificates of indebtedness.....	4,168	0	0	200	400
Treasury notes maturing in 1 year or less.....	265,801	1	383	2,589	13,090
Treasury notes maturing after 1 year.....	936,299	144	743	7,461	37,615
United States nonmarketable bonds.....	6,223	0	0	0	734
Other bonds maturing in 1 year or less.....	68,877	45	50	727	4,689
Other bonds maturing in 1 to 5 years.....	463,369	40	481	5,046	24,980
Other bonds maturing in 5 to 10 years.....	111,554	0	0	1,110	7,241
Other bonds maturing after 10 years.....	699,158	0	25	2,216	13,080
Guaranteed obligations.....	344,284	0	278	1,587	12,771
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET.....	194,944	0	93	483	6,383
Valuation reserves.....	5,409	0	0	0	150
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS.....	200,353	0	93	483	6,533
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL.....	10,392,848	604	3,662	34,076	289,192
Valuation reserves.....	25,719	0	15	29	355
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL.....	10,418,567	604	3,677	34,105	289,547
Railroads.....	627,523	196	497	1,476	19,463
Utilities.....	4,976,888	329	2,457	19,659	144,618
Industrials.....	1,365,424	0	10	2,275	15,708
Securities of Federal agencies and corporations not guaranteed by U.S.....	1,904,337	0	292	5,707	64,679
All other.....	1,544,395	79	421	4,988	45,079
CORPORATE STOCKS, NET - TOTAL.....	2,470,205	310	803	9,351	83,809
Valuation reserves.....	38,371	0	0	218	895
CORPORATE STOCKS, GROSS - TOTAL.....	2,508,576	310	803	9,569	84,704
Bank.....	487,171	84	209	5,346	30,857
Other.....	2,021,405	226	594	4,223	53,847
TOTAL SECURITIES.....	16,119,470	1,144	6,763	66,287	502,093
LOANS AND DISCOUNTS, NET - TOTAL.....	60,220,954	1,037	28,488	173,499	1,452,987
Valuation reserves.....	131,918		58	387	2,651
LOANS AND DISCOUNTS, GROSS - TOTAL.....	60,352,872	1,037	28,546	173,886	1,455,638
Real estate loans - total.....	57,947,779		25,562	162,505	1,364,374
Secured by farmland.....	118,517		657	930	6,045
Secured by residential properties:					
Insured by FHA.....	16,086,537		3,211	12,651	133,529
Guaranteed by VA.....	12,008,036		1,314	12,142	122,687
Not insured or guaranteed by FHA or VA.....	21,841,919		18,405	123,216	964,758
Secured by other properties.....	7,892,770		1,975	13,566	137,355
Commercial and industrial loans (incl. open market paper)	600,374		90	589	3,991
Loans to individuals for personal expenditures.....	1,353,655		2,296	9,024	67,440
All other loans (including overdrafts).....	451,064		598	1,768	19,833
TOTAL LOANS AND SECURITIES.....	76,340,424	2,181	35,251	239,786	1,955,080
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL.....	661,545	42	313	2,166	19,643
Bank premises.....	474,240	23	237	1,433	13,982
Furniture and fixtures.....	120,712	2	64	483	3,981
Real estate owned other than bank premises.....	66,593	17	12	250	1,680
MISCELLANEOUS ASSETS.....	768,242	1	91	773	5,720
TOTAL ASSETS.....	79,014,649	2,261	36,757	249,753	2,026,089

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
90,534	134,898	376,894	344,373	243,926
17,716	26,881	74,147	49,560	27,970
55,763	70,411	175,044	126,896	150,269
9,518	26,559	93,061	136,089	53,430
7,537	11,047	34,642	31,828	12,257
296,334	384,867	994,707	774,934	463,110
831	769	6,715	1,737	291
297,165	385,636	1,001,422	776,671	463,401
11,518	13,289	52,124	63,522	21,835
3,559	9	0	0	0
32,914	40,881	90,020	65,289	20,634
116,831	136,444	304,117	240,857	92,087
1,023	2,374	2,060	0	32
5,344	15,209	25,208	12,253	5,352
46,360	81,939	146,975	78,965	78,583
13,791	11,738	39,689	27,391	10,594
40,840	51,275	229,937	182,351	179,434
24,985	32,478	111,292	106,043	54,850
18,118	21,739	50,955	54,244	42,929
160	139	1,031	1,510	2,419
18,278	21,878	51,986	55,754	45,348
599,129	1,085,817	3,393,592	2,602,382	2,384,394
406	2,389	11,171	6,443	4,911
599,535	1,088,206	3,404,763	2,608,825	2,389,305
34,270	61,416	207,676	197,558	104,971
277,978	525,717	1,678,907	1,287,248	1,039,975
29,287	76,331	393,608	309,213	538,992
154,600	263,648	756,517	379,177	279,717
103,400	161,094	368,055	435,629	425,650
189,407	308,935	800,306	675,177	402,107
2,177	3,277	12,831	8,250	10,723
191,584	312,212	813,137	683,427	412,830
84,215	123,708	173,331	64,854	4,567
107,369	188,504	639,806	618,573	408,263
1,102,988	1,801,358	5,239,560	4,106,737	3,292,540
3,599,030	5,703,839	18,892,118	16,981,283	13,388,673
7,320	11,238	30,837	42,479	36,948
3,606,350	5,715,077	18,922,955	17,023,762	13,425,621
3,389,617	5,424,171	18,070,587	16,499,609	13,010,427
12,187	9,056	3,191	86,413	0
410,807	940,230	4,843,654	5,316,617	4,425,838
392,685	753,690	3,791,398	3,408,480	3,525,640
2,176,253	3,071,462	7,112,323	5,216,193	3,158,711
397,685	649,733	2,320,021	2,471,906	1,900,238
16,492	17,044	190,138	156,625	215,405
150,816	213,116	472,529	261,577	176,781
49,425	60,746	189,701	105,951	23,008
4,702,018	7,505,197	24,131,678	21,088,020	16,681,213
42,654	61,319	193,672	193,320	148,416
31,464	44,929	139,265	134,245	108,662
7,971	11,666	38,405	35,780	22,360
3,219	4,724	16,002	23,295	17,394
18,103	49,180	246,151	249,869	198,354
4,853,309	7,750,594	24,948,395	21,875,582	17,271,909

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DEC. 31, 1970
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	BANKS WITH DEPOSITS OF -				
LIABILITIES	TOTAL	LESS THAN 3 MILLION	3 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
DEPOSITS - TOTAL	72,085,609	1,996	33,137	225,416	1,833,744
Demand deposits of individuals, partnerships, and corps.	573,994	0	159	247	6,684
Time deposits of individuals, partnerships, and corps.	71,432,412	1,961	31,580	224,141	1,819,976
Other deposits (official checks, etc.)	26,398	0	0	233	247
States and subdivisions	40,255	35	100	766	6,603
United States Government	8,277	0	3	12	162
Interbank	4,273	0	1,295	17	72
TOTAL DEMAND DEPOSITS	612,298	0	163	492	7,145
TOTAL SAVINGS AND TIME DEPOSITS	71,473,311	1,996	32,974	224,924	1,826,599
MISCELLANEOUS LIABILITIES	1,217,388	4	635	2,886	22,517
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	73,302,997	2,000	33,772	228,302	1,856,261
SURPLUS ACCOUNTS					
SURPLUS ACCOUNTS - TOTAL	5,711,652	261	2,985	21,451	169,828
Surplus	3,864,751	100	1,552	11,096	91,300
Undivided profits	1,296,002	161	976	7,697	57,668
Other segregations of surplus	550,899	0	457	2,658	20,860
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	79,014,649	2,261	36,757	249,753	2,026,089
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	1.6	1.6	3.0	2.8	2.3
U.S. Government obligations, direct and guaranteed	3.9	10.2	6.0	9.0	6.1
Other securities	16.5	40.4	12.4	17.6	18.7
Loans and discounts	76.2	45.9	77.5	69.5	71.7
Other assets	1.8	1.9	1.1	1.2	1.3
Total surplus accounts	7.2	11.5	8.1	8.6	8.4
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:					
Total surplus accounts	7.6	13.1	8.9	9.7	9.1
NUMBER OF BANKS	494	1	8	30	101

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
4,400,481	7,033,427	22,830,439	19,970,127	15,756,842
25,284	48,284	208,621	146,830	137,885
4,355,005	6,976,421	22,589,614	19,817,505	15,616,209
1,393	4,799	17,300	1,967	459
18,382	3,202	9,333	1,665	169
334	533	2,953	2,160	2,120
83	188	2,618	0	0
29,234	53,731	229,817	151,083	140,633
4,371,247	6,979,696	22,600,622	19,819,044	15,616,209
61,222	94,376	319,494	354,374	361,880
4,461,703	7,127,803	23,149,933	20,324,501	16,118,722
391,606	622,791	1,798,462	1,551,081	1,153,187
228,370	342,776	1,170,003	1,133,838	885,716
117,038	215,538	444,262	298,667	153,995
46,198	64,477	184,197	118,576	113,476
4,853,309	7,750,594	24,948,395	21,875,582	17,271,909
1.9	1.7	1.5	1.6	1.4
6.1	5.0	4.0	3.5	2.7
16.6	18.3	17.0	15.2	16.4
74.2	73.6	75.7	77.6	77.5
1.3	1.4	1.8	2.0	2.0
8.1	8.0	7.2	7.1	6.7
8.8	8.6	7.6	7.5	7.0
121	97	99	28	9

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1970
(Amounts in thousands of dollars)

INCOME ITEM	TOTAL UNITED STATES	OTHER AREAS		50 STATES AND D.C.	ALABAMA
		PUERTO RICO	VIRGIN ISLANDS		
OPERATING INCOME - TOTAL	34,716,420	139,399	9,436	34,567,585	343,828
Interest and fees on loans	22,967,366	110,177	6,493	22,850,696	213,409
Income on federal funds sold and securities purchased under agreements to resell	1,006,367	1,840	359	1,004,168	13,583
Interest on U.S. Treasury securities	3,078,725	9,767	1,046	3,067,912	39,317
Interest and dividends on securities of other U.S. Government agencies and corporations	688,421	2,724	0	685,697	9,930
Interest on obligations of States and political subdivisions	2,620,257	3,129	826	2,616,302	30,550
Interest and dividends on other securities	151,832	628	10	151,194	890
Trust department income	1,132,292	98	0	1,132,194	5,672
Service charges on deposit accounts	1,178,192	4,598	155	1,173,439	16,896
Other service charges, collection and exchange charges, commissions, and fees	842,480	3,124	269	839,087	9,446
Other operating income	1,050,488	3,314	278	1,046,896	4,135
OPERATING EXPENSE - TOTAL	27,588,602	121,102	8,755	27,458,745	258,489
Salaries and wages of officers and employees	6,656,884	29,369	1,799	6,625,716	71,180
Pensions and other employee benefits	1,060,167	4,810	198	1,055,159	10,547
Interest on deposits	10,483,795	42,620	5,046	10,436,129	101,205
Expense of federal funds purchased and securities sold under agreements to repurchase	1,400,838	4,900	0	1,395,938	2,877
Interest on other borrowed money	464,568	910	367	463,291	737
Interest on capital notes and debentures	104,730	579	0	104,151	151
Occupancy expense of bank premises, net	1,254,520	5,788	297	1,248,435	9,786
Gross occupancy expense	1,555,734	8,320	335	1,547,079	11,367
Less rental income	301,214	2,532	38	298,644	1,581
Furniture and equipment, depreciation, rental costs, servicing, etc	909,090	3,556	87	905,447	11,155
Provision for loan losses	703,150	7,694	92	695,364	10,076
Other operating expenses	4,550,860	20,876	869	4,529,115	40,775
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	7,127,818	18,297	681	7,108,840	85,339
APPLICABLE INCOME TAXES	2,173,775	866	65-	2,172,974	26,831
INCOME BEFORE SECURITIES GAINS OR LOSSES	4,954,043	17,431	746	4,935,866	58,508
NET SECURITIES GAINS OR LOSSES	103,695-	1,301	4	105,000-	776
Gross	224,028-	1,477	5	225,510-	1,064
Taxes	120,333-	176	1	120,510-	288
NET INCOME BEFORE EXTRAORDINARY ITEMS	4,850,348	18,732	750	4,830,866	59,284
EXTRAORDINARY CHARGES OR CREDITS, NET	12,810-	385	0	13,195-	157
Gross	35,865-	463	0	36,328-	217
Taxes	23,055-	78	0	23,133-	60
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	245	0	0	245	0
NET INCOME	4,837,293	19,117	750	4,817,426	59,441
DIVIDENDS ON CAPITAL - TOTAL	2,040,027	4,193	0	2,035,834	19,816
Cash dividends declared on common stock	2,033,288	4,193	0	2,029,095	19,816
Cash dividends declared on preferred stock	6,739	0	0	6,739	0
TOTAL PROVISION FOR INCOME TAXES	1,863,787	1,120	140-	1,862,807	26,518
Federal income taxes	1,619,790	1,079	140-	1,618,851	22,944
State and local income taxes	243,997	41	0	243,956	3,574
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	255,350	706	113	254,531	4,994
On securities	1,260	0	0	1,260	2
Losses charged to reserves (not included above):					
On loans	1,236,988	11,668	284	1,225,036	14,578
On securities	2,881	0	0	2,881	2
NUMBER OF EMPLOYEES (end of period)	959,867	5,082	288	954,497	11,509
NUMBER OF BANKS (end of period)	13,511	8	1	13,502	272

ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE	D.C.	FLORIDA
45,051	270,820	195,884	3,776,004	336,682	385,795	93,506	198,927	938,847
25,777	203,101	124,598	2,622,820	225,133	262,336	56,764	126,080	536,850
1,455	1,783	6,967	94,658	8,945	7,992	1,561	6,626	43,612
3,126	11,723	22,830	224,220	27,807	19,727	10,314	28,417	106,931
3,444	4,355	6,634	58,610	3,978	3,771	2,600	3,161	39,815
4,427	18,023	17,452	227,174	19,912	34,696	7,833	11,472	92,527
83	339	384	15,666	796	2,223	733	725	2,246
233	5,441	1,782	94,129	11,961	24,928	8,499	8,963	20,779
3,137	12,314	8,997	158,730	19,869	15,360	1,904	8,758	46,928
2,660	6,614	4,155	133,438	13,307	8,207	1,660	2,631	32,370
709	7,127	2,085	146,559	4,974	6,555	1,638	2,094	16,789
37,956	230,575	157,693	3,206,638	269,601	303,082	65,872	146,841	731,150
11,281	62,866	41,888	772,182	70,511	95,695	22,253	41,641	184,982
1,260	10,176	4,932	120,221	9,469	15,935	3,510	4,901	23,894
14,515	93,232	60,399	1,333,675	91,062	97,560	22,908	53,459	286,537
17	6,217	2,573	165,784	8,806	5,721	248	2,239	16,639
0	226	357	34,204	4,413	2,034	245	1,248	1,803
36	1,631	692	15,140	777	1,335	0	649	2,196
1,779	10,804	8,995	157,831	11,762	19,268	3,260	8,851	26,375
2,329	12,383	10,212	189,427	17,519	21,436	4,352	9,686	35,282
550	1,579	1,217	31,596	5,757	2,168	1,092	835	8,907
1,557	8,777	6,818	79,799	11,622	13,715	3,312	5,350	31,093
1,701	5,680	5,800	75,913	9,422	5,764	923	2,910	22,981
5,810	30,966	25,239	451,889	51,757	46,055	9,213	25,593	134,652
7,095	40,245	38,191	569,366	67,081	82,713	27,634	52,086	207,697
1,276	11,798	9,209	178,110	22,377	27,187	9,833	21,110	54,401
5,819	28,447	28,982	391,256	44,704	55,526	17,801	30,976	153,296
109	152	781-	2,188-	92	530-	868-	909	2,351-
164	319	738-	2,883-	4-	1,278-	1,830-	1,396	4,908-
55	167	43	695-	96-	748-	962-	487	2,557-
5,928	28,599	28,201	389,068	44,796	54,996	16,933	31,885	150,945
4-	7	469	17,668-	309	84-	1	378-	1,106
8-	6	316	38,157-	140	292-	2	579-	924
4-	1-	153-	20,489-	169-	208-	1	201-	182-
0	0	0	5	1	0	0	0	0
5,924	28,606	28,670	371,395	45,104	54,912	16,934	31,507	152,051
1,049	11,392	6,919	185,613	17,095	28,741	9,847	13,587	42,017
1,049	11,392	6,893	185,558	17,030	28,741	9,847	12,949	42,007
0	0	26	55	65	0	0	638	10
1,238	11,348	8,756	149,871	20,177	24,490	8,701	21,019	48,720
1,218	10,113	8,702	94,751	17,908	15,624	7,888	20,001	48,710
20	1,235	54	55,120	2,269	8,866	813	1,018	10
575	3,274	2,688	31,046	4,018	2,040	107	749	7,964
0	0	5	194	12	0	0	0	13
2,672	9,561	10,079	124,723	18,354	10,310	1,065	3,765	33,017
0	0	26	198	0	2	0	0	36
1,346	9,480	6,756	106,689	10,320	13,833	3,325	5,679	29,615
10	12	248	144	227	58	18	14	495

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1970
(Amounts in thousands of dollars)

INCOME ITEM	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA
OPERATING INCOME - TOTAL	632,105	130,787	98,889	2,517,993	726,157
Interest and fees on loans	425,137	96,774	70,110	1,561,455	452,022
Income on federal funds sold and securities purchased under agreements to resell	26,028	1,394	1,658	80,517	34,709
Interest on U.S. Treasury securities	41,282	7,304	8,153	283,031	96,392
Interest and dividends on securities of other U.S. Government agencies and corporations	11,459	1,462	431	78,125	21,540
Interest on obligations of States and political subdivisions	37,200	9,950	9,174	193,493	49,924
Interest and dividends on other securities	4,207	1,167	122	15,677	2,246
Trust department income	15,062	1,274	650	96,312	15,752
Service charges on deposit accounts	35,061	3,506	5,634	55,005	22,131
Other service charges, collection and exchange charges, commissions, and fees	13,423	4,717	2,349	40,158	20,590
Other operating income	23,246	3,239	608	114,220	10,851
OPERATING EXPENSE - TOTAL	499,023	107,654	76,207	1,980,010	566,402
Salaries and wages of officers and employees	135,336	27,359	21,246	414,178	137,967
Pensions and other employee benefits	23,138	5,954	3,190	70,722	20,582
Interest on deposits	143,260	46,686	31,611	773,995	241,407
Expense of federal funds purchased and securities sold under agreements to repurchase	24,362	1,609	483	143,119	19,506
Interest on other borrowed money	25,965	86	610	37,453	3,127
Interest on capital notes and debentures	2,478	1,287	139	3,777	509
Occupancy expense of bank premises, net	23,605	5,041	2,846	83,527	25,159
Gross occupancy expense	35,859	7,376	3,235	111,930	31,586
Less rental income	12,254	2,335	389	28,403	6,427
Furniture and equipment, depreciation, rental costs, servicing, etc	19,249	4,189	2,824	55,690	21,460
Provision for loan losses	18,199	1,948	1,779	54,220	16,372
Other operating expenses	83,431	13,495	11,479	343,329	80,313
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	133,082	23,133	22,682	537,983	159,755
APPLICABLE INCOME TAXES	43,032	6,951	7,111	162,982	49,035
INCOME BEFORE SECURITIES GAINS OR LOSSES	90,050	16,182	15,571	375,001	110,720
NET SECURITIES GAINS OR LOSSES	1,389-	483-	51-	9,758-	303-
Gross	5,174-	656-	109-	21,942-	1,340-
Taxes	3,785-	173-	58-	12,184-	1,037-
NET INCOME BEFORE EXTRAORDINARY ITEMS	88,661	15,699	15,520	365,243	110,417
EXTRAORDINARY CHARGES OR CREDITS, NET	680-	9-	6	2,130-	81-
Gross	1,288-	19-	6	4,538-	105-
Taxes	608-	10-	0	2,408-	24-
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	18	0
NET INCOME	87,981	15,690	15,526	363,095	110,336
DIVIDENDS ON CAPITAL - TOTAL	32,531	8,743	4,667	144,024	29,975
Cash dividends declared on common stock	32,531	8,743	4,645	143,988	29,975
Cash dividends declared on preferred stock	0	0	22	36	0
TOTAL PROVISION FOR INCOME TAXES	34,498	6,082	6,973	138,568	45,832
Federal income taxes	34,183	4,950	5,887	135,373	44,233
State and local income taxes	315	1,132	1,086	3,195	1,599
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	4,959	604	686	17,964	6,287
On securities	68	0	0	66	87
Losses charged to reserves (not included above):					
On loans	32,856	3,081	2,629	86,996	27,803
On securities	162	0	0	90	179
NUMBER OF EMPLOYEES (end of period)	20,109	4,202	2,054	56,345	20,928
NUMBER OF BANKS (end of period)	434	7	24	1,105	404

IOWA	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
433,354	339,392	338,894	440,027	95,605	369,336	912,333	1,454,711	643,163
267,129	200,426	207,627	267,900	66,927	241,375	599,333	992,503	410,341
11,524	14,442	13,461	16,232	2,465	17,455	29,326	35,735	9,630
66,960	53,210	54,938	64,992	5,854	42,230	63,620	138,104	69,497
18,442	9,616	8,177	9,393	947	6,537	8,763	25,849	29,023
32,756	28,751	23,822	36,232	8,453	23,176	59,677	134,666	40,936
1,059	540	763	1,985	566	1,100	2,513	7,328	1,208
5,461	3,264	8,276	3,050	2,896	6,025	64,155	33,685	14,607
14,759	15,872	10,732	19,812	3,694	19,832	28,805	41,347	25,674
11,392	8,892	6,391	14,633	2,664	7,351	32,069	24,150	21,871
3,872	4,379	4,707	5,798	1,139	4,255	24,072	21,344	20,376
337,128	255,211	251,450	342,961	76,698	270,507	722,739	1,234,881	508,497
85,724	67,519	66,848	82,255	22,062	77,311	208,438	249,642	115,424
10,806	8,579	9,448	10,938	3,323	11,574	34,249	38,793	17,276
154,349	107,144	99,357	132,754	26,586	90,741	155,765	614,654	218,767
3,484	3,106	5,064	9,934	1,149	6,364	56,079	49,532	27,875
711	1,286	325	2,759	393	1,019	19,000	20,358	9,057
366	603	471	577	446	624	2,519	8,837	1,787
13,078	9,781	10,966	16,912	4,119	16,479	40,330	51,571	16,846
15,206	13,466	12,564	22,001	4,637	18,717	46,092	58,511	23,448
2,128	3,685	1,598	5,089	518	2,238	5,762	6,940	6,602
14,026	9,075	10,304	13,870	3,890	12,425	28,433	35,355	21,426
7,268	8,837	7,985	10,254	1,208	6,788	21,078	34,095	8,451
47,316	39,281	40,682	62,708	13,522	47,182	156,848	132,044	71,588
96,226	84,181	87,444	97,066	18,907	98,829	189,594	219,830	134,666
28,899	24,557	29,021	29,997	4,006	38,743	70,963	63,008	47,460
67,327	59,624	58,423	67,069	14,901	60,086	118,631	156,822	87,206
737	643-	895	1,004	162-	803	247	9,692-	975-
627	940-	1,529	1,141	364-	1,100	870	14,944-	1,570-
110-	297-	634	137	202-	297	623	5,252-	595-
68,064	58,981	59,318	68,073	14,739	60,889	118,878	147,130	86,231
19	53-	851	105	27-	9	544-	694-	79
37	7	1,188	222	58-	5	319-	514-	114
18	60	337	117	31-	4-	225	180	35
18	0	0	1	0	0	0	0	1
68,065	58,928	60,169	68,177	14,712	60,898	118,334	146,436	86,309
18,881	16,276	16,442	21,227	6,573	20,239	54,970	59,115	28,162
18,867	16,258	16,366	21,087	6,568	20,239	54,960	57,479	28,123
14	18	76	140	5	0	10	1,636	39
27,396	23,975	28,781	29,811	3,275	37,345	65,944	54,116	44,775
24,151	21,500	28,743	29,770	3,116	33,315	48,457	44,109	32,681
3,245	2,475	38	41	159	4,030	17,487	10,007	12,094
3,149	4,560	2,413	4,471	680	1,823	5,867	8,206	2,422
2	25	0	70	0	2	50	0	0
11,195	12,387	11,965	16,875	2,629	10,009	35,547	41,089	12,368
6	4	51	115	0	20	13	0	15
12,394	9,590	11,001	12,338	3,920	12,493	29,599	36,497	15,225
658	600	339	230	39	114	158	329	726

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1970
(Amounts in thousands of dollars)

INCOME ITEM	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA
OPERATING INCOME - TOTAL	222,290	778,357	111,548	250,321	88,649
Interest and fees on loans	137,186	480,513	71,598	156,869	58,572
Income on federal funds sold and securities purchased under agreements to resell	8,144	27,500	2,004	9,726	3,395
Interest on U.S. Treasury securities	26,151	100,311	14,971	28,473	8,824
Interest and dividends on securities of other U.S. Government agencies and corporations	4,210	28,163	2,950	11,466	1,237
Interest on obligations of States and political subdivisions	19,846	59,265	9,087	15,311	6,339
Interest and dividends on other securities	525	2,643	272	578	100
Trust department income	1,689	16,291	903	4,349	1,826
Service charges on deposit accounts	11,768	23,375	5,735	9,465	4,506
Other service charges, collection and exchange charges, commissions, and fees	6,687	18,116	3,094	8,254	1,352
Other operating income	6,084	22,180	934	5,830	2,498
OPERATING EXPENSE - TOTAL	169,727	573,271	90,386	190,627	68,972
Salaries and wages of officers and employees	44,288	139,854	21,142	51,958	17,223
Pensions and other employee benefits	6,647	18,776	3,498	6,978	2,125
Interest on deposits	59,147	224,429	40,380	70,166	29,727
Expense of federal funds purchased and securities sold under agreements to repurchase	5,278	39,647	1,793	6,276	504
Interest on other borrowed money	152	1,954	211	418	60
Interest on capital notes and debentures	352	2,053	101	252	184
Occupancy expense of bank premises, net	6,508	20,915	3,288	7,990	3,674
Gross occupancy expense	8,825	23,951	4,064	9,199	4,746
Less rental income	2,317	3,036	776	1,209	1,072
Furniture and equipment, depreciation, rental costs, servicing, etc	7,866	20,188	3,247	9,489	2,371
Provision for loan losses	6,679	15,299	1,253	4,431	2,611
Other operating expenses	32,810	90,156	15,473	32,669	10,493
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	52,563	205,086	21,162	59,694	19,677
APPLICABLE INCOME TAXES	15,237	69,852	5,345	19,305	6,550
INCOME BEFORE SECURITIES GAINS OR LOSSES	37,326	135,234	15,817	40,389	13,127
NET SECURITIES GAINS OR LOSSES	269	577	84	14	41-
Gross	364	620	81	161-	172-
Taxes	95	43	3-	175-	131-
NET INCOME BEFORE EXTRAORDINARY ITEMS	37,595	135,811	15,901	40,403	13,086
EXTRAORDINARY CHARGES OR CREDITS, NET	221-	245	129-	161-	77-
Gross	290-	14-	276-	232-	77-
Taxes	69-	259-	147-	71-	0
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	6	0	0	0
NET INCOME	37,374	136,050	15,772	40,242	13,009
DIVIDENDS ON CAPITAL - TOTAL	12,493	51,848	6,336	19,987	3,978
Cash dividends declared on common stock	12,488	51,638	6,336	19,953	3,978
Cash dividends declared on preferred stock	5	210	0	34	0
TOTAL PROVISION FOR INCOME TAXES	14,261	66,201	4,866	18,102	6,014
Federal income taxes	14,128	61,805	4,861	17,193	6,014
State and local income taxes	133	4,396	5	909	0
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	2,636	5,067	664	1,843	1,526
On securities	154	144	2	9	0
Losses charged to reserves (not included above):					
On loans	11,332	27,460	2,024	8,087	4,015
On securities	219	72	2	10	0
NUMBER OF EMPLOYEES (end of period)	6,942	29,581	3,145	7,380	2,665
NUMBER OF BANKS (end of period)	182	664	139	437	8

NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON
77,227	996,117	106,814	6,532,327	536,563	97,808	1,527,529	368,642	288,210
54,330	650,052	68,969	4,475,518	363,562	58,023	992,061	226,719	203,515
3,367	29,518	4,044	126,256	8,216	994	45,284	19,001	4,562
7,145	83,845	10,437	389,625	34,603	15,249	171,682	48,136	18,985
663	22,394	2,315	54,545	15,207	7,128	23,744	4,128	2,525
3,955	107,981	8,639	450,702	45,819	7,515	149,073	27,999	23,764
1,309	7,258	325	31,285	1,625	165	6,763	4,471	394
933	25,815	1,370	370,938	13,482	679	44,286	5,521	6,085
3,587	40,733	5,952	123,331	21,004	3,487	47,729	17,983	17,645
683	13,979	3,581	130,612	15,197	3,957	30,085	8,867	7,677
1,255	14,542	1,182	379,515	17,848	611	16,822	5,817	3,058
59,704	781,604	85,560	5,188,206	431,373	76,222	1,195,972	281,176	243,201
15,025	200,298	22,552	1,189,414	124,035	17,721	264,901	74,186	67,056
2,239	34,536	2,722	224,666	19,748	2,752	36,945	9,479	10,049
25,164	331,643	32,730	1,515,573	157,325	39,210	518,357	106,059	106,696
581	7,244	1,542	436,783	12,282	203	55,066	12,755	5,304
68	2,573	239	241,642	1,531	123	8,521	1,150	1,200
28	3,252	207	31,164	3,301	213	2,416	1,131	91
2,755	42,003	3,584	258,641	20,477	2,433	46,323	9,626	12,038
3,044	46,076	4,264	302,879	23,174	3,022	63,837	15,308	12,795
289	4,073	680	44,238	2,697	589	17,514	5,682	757
1,955	28,574	3,405	122,062	19,047	2,694	39,206	10,217	7,854
1,237	11,715	3,411	111,670	9,671	1,114	26,929	10,658	4,452
10,652	119,766	15,168	1,056,591	63,956	9,759	197,308	45,915	28,461
17,523	214,513	21,254	1,344,121	105,190	21,586	331,557	87,466	45,009
5,505	46,827	6,761	439,032	30,297	6,007	81,082	25,179	12,012
12,018	167,686	14,493	905,089	74,893	15,579	250,475	62,287	32,997
1,485	3,009-	126	60,373-	1,684	150-	6,416-	530	277
1,743	5,961-	206	128,570-	1,891	186-	13,576-	652	525
258	2,952-	80	68,197-	207	36-	7,160-	122	248
13,503	164,677	14,619	844,716	76,577	15,429	244,059	62,817	33,274
319	738-	116	4,731	67-	2-	534	234	162
368	1,689-	96	6,886	82-	1	798	36	255
49	951-	20-	2,155	15-	3	264	198-	93
0	0	0	0	2	0	0	7	0
13,822	163,939	14,735	849,447	76,508	15,427	244,593	63,044	33,436
4,163	70,557	5,649	506,315	26,054	4,797	90,559	23,951	13,802
4,158	70,467	5,649	503,379	26,010	4,797	90,548	23,930	13,802
5	90	0	2,936	44	0	11	21	0
5,564	37,965	6,890	310,472	27,512	5,821	65,916	24,240	10,950
5,548	37,903	5,812	227,540	22,635	5,068	65,915	21,812	7,806
16	62	1,078	82,932	4,877	753	1	2,428	3,144
472	5,750	1,259	36,570	1,661	591	10,834	6,064	1,479
0	0	0	79	1	0	17	0	0
1,883	22,145	4,273	258,026	17,977	1,886	53,580	18,303	8,974
4	201	0	57	10	0	212	2	0
2,475	31,033	3,630	141,320	20,452	2,645	40,124	11,133	9,971
72	215	66	287	97	166	514	433	47

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1970
(Amounts in thousands of dollars)

INCOME ITEM	PENNSYLVANIA	RHODE ISLAND	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE
OPERATING INCOME - TOTAL	2,042,358	125,238	178,550	108,274	506,696
Interest and fees on loans	1,401,759	91,091	114,607	66,791	337,835
Income on federal funds sold and securities purchased under agreements to resell	55,461	1,681	4,786	997	21,833
Interest on U.S. Treasury securities	169,245	6,082	15,204	17,416	47,517
Interest and dividends on securities of other U.S. Government agencies and corporations	28,707	1,164	7,574	4,760	12,582
Interest on obligations of States and political subdivisions	160,273	9,610	13,176	7,582	38,201
Interest and dividends on other securities	12,012	296	827	195	1,343
Trust department income	84,735	7,663	2,666	840	8,456
Service charges on deposit accounts	44,740	1,849	10,057	4,642	16,971
Other service charges, collection and exchange charges, commissions, and fees	44,151	3,233	5,022	3,785	11,472
Other operating income	41,275	2,569	4,631	1,266	10,486
OPERATING EXPENSE - TOTAL	1,567,271	99,582	131,351	84,775	403,859
Salaries and wages of officers and employees	359,438	22,790	46,656	20,963	96,747
Pensions and other employee benefits	67,290	5,172	7,216	3,118	14,284
Interest on deposits	655,767	35,355	33,675	41,947	167,874
Expense of federal funds purchased and securities sold under agreements to repurchase	74,147	5,713	1,109	180	15,968
Interest on other borrowed money	9,635	2,425	81	95	2,651
Interest on capital notes and debentures	6,753	22	236	52	1,051
Occupancy expense of bank premises, net	69,790	4,749	6,057	3,066	16,040
Gross occupancy expense	79,134	6,732	6,456	3,678	20,542
Less rental income	9,344	1,983	399	612	4,502
Furniture and equipment, depreciation, rental costs, servicing, etc	53,799	3,557	7,076	3,017	16,530
Provision for loan losses	29,855	2,708	2,579	1,808	12,079
Other operating expenses	240,797	17,091	26,666	10,529	60,635
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	475,087	25,656	47,199	23,499	102,837
APPLICABLE INCOME TAXES	137,380	8,051	16,139	7,068	29,089
INCOME BEFORE SECURITIES GAINS OR LOSSES	337,707	17,605	31,060	16,431	73,748
NET SECURITIES GAINS OR LOSSES	11,023-	536-	48-	30	55
Gross	21,923-	1,016-	138-	70-	226-
Taxes	10,900-	480-	90-	100-	281-
NET INCOME BEFORE EXTRAORDINARY ITEMS	326,684	17,069	31,012	16,461	73,803
EXTRAORDINARY CHARGES OR CREDITS, NET	339-	0	35	4	37
Gross	991-	0	35	8	13
Taxes	652-	0	0	4	24-
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	153	0	0	0	3-
NET INCOME	326,192	17,069	31,047	16,465	73,843
DIVIDENDS ON CAPITAL - TOTAL	149,736	9,065	10,986	5,593	21,611
Cash dividends declared on common stock	149,361	9,065	10,883	5,593	21,591
Cash dividends declared on preferred stock	375	0	103	0	20
TOTAL PROVISION FOR INCOME TAXES	116,360	6,395	14,582	6,444	26,284
Federal income taxes	116,174	4,844	13,442	5,770	25,225
State and local income taxes	186	1,551	1,140	674	1,059
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	10,661	980	783	716	4,524
On securities	33	0	3	1	13
Losses charged to reserves (not included above):					
On loans	51,666	4,175	4,959	3,097	20,378
On securities	285	0	17	0	80
NUMBER OF EMPLOYEES (end of period)	54,140	3,800	7,794	3,053	15,855
NUMBER OF BANKS (end of period)	463	11	102	161	304

TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON	WEST VIRGINIA	WISCONSIN	WYOMING
1,772,042	137,559	59,841	594,610	457,761	185,091	643,598	55,475
1,183,119	92,659	42,938	411,604	298,834	107,337	412,788	35,920
70,811	4,815	1,755	13,700	24,373	11,861	16,838	1,488
137,460	12,061	5,297	51,182	30,175	30,023	89,524	8,310
44,523	1,328	387	11,803	3,828	5,859	15,737	708
145,645	8,898	4,377	45,005	29,736	16,573	45,805	3,850
6,593	401	421	1,082	1,570	818	3,242	115
36,076	2,625	901	12,937	11,336	3,144	13,440	352
77,758	8,312	2,341	23,082	29,070	4,123	16,796	2,641
36,838	4,804	758	15,933	15,649	3,048	15,600	1,515
33,219	1,656	666	8,282	13,190	2,305	13,828	576
1,382,848	106,764	49,415	479,906	383,444	138,331	514,172	43,761
320,407	26,147	11,664	117,251	109,457	32,894	114,939	10,922
41,267	3,494	1,672	17,358	15,127	4,038	19,219	1,327
517,263	44,319	24,642	200,124	133,599	62,709	251,943	18,678
90,309	5,061	118	9,431	31,704	3,187	10,651	315
13,076	1,504	85	2,283	681	180	3,058	279
1,804	169	172	327	212	125	1,294	162
54,670	3,364	2,180	21,409	18,797	5,562	21,509	2,016
94,827	4,965	2,389	24,721	23,092	7,993	26,447	2,298
40,157	1,601	209	3,312	4,295	2,431	4,938	282
52,494	4,291	1,836	17,118	14,652	5,154	20,734	1,600
62,834	2,031	490	11,642	7,189	2,385	7,224	1,758
228,724	16,384	6,556	82,963	52,026	22,097	63,601	6,704
389,194	30,795	10,426	114,704	74,317	46,760	129,426	11,714
114,795	10,872	2,829	30,946	21,614	13,207	40,932	3,164
274,399	19,923	7,597	83,758	52,703	33,553	88,494	8,550
718-	713-	22	4,222-	788	148-	698	208
1,194-	1,259-	4-	8,362-	1,273	513-	745	191
476-	546-	26-	4,140-	485	365-	47	17-
273,681	19,210	7,619	79,536	53,491	33,405	89,192	8,758
407	37	90	116	35	465-	1,128	8
835	40	141	60-	82-	685-	1,297	34
428	3	51	176-	117-	220-	169	26
0	14	0	19	3	0	0	0
274,088	19,233	7,709	79,633	53,523	32,940	90,320	8,766
92,606	7,814	2,797	36,360	17,733	9,548	30,742	2,853
92,574	7,814	2,765	36,360	17,733	9,548	30,720	2,844
32	0	32	0	0	0	22	9
109,651	9,999	2,644	23,732	19,904	12,179	38,072	3,578
109,579	9,348	2,384	23,649	19,903	12,173	30,415	3,578
72	651	260	83	1	6	7,657	0
26,363	496	317	4,298	2,183	1,305	3,119	824
36	0	122	4	0	3	42	1
108,029	3,273	1,103	20,537	11,782	3,881	14,304	2,334
649	0	1	39	87	0	15	0
46,800	4,642	1,971	19,361	14,758	5,316	17,676	1,588
1,183	48	42	233	89	200	604	70

INCOME OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, 1970
(Amounts in thousands of dollars)

INCOME ITEM	ALL STATES AND OTHER AREAS	CONNECTICUT	INDIANA	MAINE	MARYLAND
CURRENT OPERATING INCOME - TOTAL	3,874,870	352,329	7,322	59,401	55,001
Interest on U.S. Government obligations	119,465	9,800	1,293	4,097	4,851
Interest and dividends on other securities	574,521	51,507	823	11,714	7,632
Interest and discount on real estate mortgage loans, net	2,963,859	264,896	4,562	39,305	31,171
Interest and discount on real estate mortgage loans, gross	3,031,459	267,462	4,572	39,743	31,240
Less: Mortgage servicing fees	67,298	2,532	10	437	66
Premium amortization	302	34	0	1	3
Interest and discount on other loans and discounts, net	154,230	21,782	220	3,792	7,789
Income on real estate other than bank building, net	832	662	1	10	0
Income on real estate other than bank building, gross	3,635	993	1	42	0
Less: Operating expense	2,803	331	0	32	0
Income on other assets	26,856	805	71	48	2,539
Income from service operations	35,107	2,877	353	436	1,019
CURRENT OPERATING EXPENSE - TOTAL	519,499	52,202	1,789	8,537	9,857
Salaries - officers	73,608	9,646	485	1,796	1,251
Salaries and wages - other employees	143,928	13,176	415	1,848	3,424
Pension, hospitalization and group insurance payments, and other employee benefits	47,072	4,808	111	535	699
Fees paid to trustees and committee members	6,103	685	59	231	76
Occupancy, maintenance, etc., of bank premises (including taxes and recurring depreciation), net	60,655	5,772	151	892	1,050
Occupancy, maintenance, etc., of bank premises (including taxes and recurring depreciation), gross	76,285	6,509	178	1,025	1,186
Less: Income from bank building	15,630	737	27	134	136
Deposit insurance assessments	20,865	1,845	37	314	298
Furniture and fixtures (including recurring depreciation)	22,603	2,914	59	595	289
All other current operating expenses	144,666	13,356	472	2,327	2,772
NET CURRENT OPERATING INCOME	3,355,371	300,127	5,533	50,864	45,144
FRANCHISE AND INCOME TAXES - TOTAL	78,421	11,786	249	468	1,430
State franchise and income taxes	53,111	9,834	37	39	299
Federal income taxes	25,310	1,952	212	430	1,132
NET CURRENT OPERATING INCOME AFTER TAXES	3,276,950	288,341	5,284	50,395	43,714
DIVIDENDS AND INTEREST ON DEPOSITS	2,987,200	255,584	4,699	43,762	39,637
NET CURRENT OPERATING INCOME AFTER TAXES AND DIVIDENDS	289,750	32,757	585	6,634	4,077
NONRECURRING INCOME, REALIZED PROFITS AND RECOVERIES CREDITED TO PROFIT AND LOSS, AND TRANSFERS FROM VALUATION ADJUSTMENT PROVISIONS - TOTAL	60,241	8,722	42	1,478	187
Nonrecurring income	14,509	437	3	81	83
Realized profits and recoveries on:					
Securities sold or matured	26,405	4,280	30	1,134	60
Real estate mortgage loans	657	36	1	17	36
Other real estate	2,084	368	1	36	0
All other assets	1,421	232	4	82	8
Transfers from valuation adjustment provisions on:					
Securities	7,055	2,918	0	87	0
Real estate mortgage loans	7,559	53	3	42	0
Other real estate	46	0	0	0	0
All other assets	505	399	0	0	0
NONRECURRING EXPENSE, REALIZED LOSSES CHARGED TO PROFIT AND LOSS, AND TRANSFERS TO VALUATION ADJUSTMENT PROVISIONS - TOTAL	186,073	13,952	274	2,394	2,944
Nonrecurring expense	22,315	1,347	1	171	1,707
Realized losses on:					
Securities sold	113,744	8,417	79	2,022	915
Real estate mortgage loans	26,991	1,690	0	99	12
Other real estate	2,541	46	0	23	0
All other assets	3,920	1,027	13	67	49
Transfers to valuation adjustment provisions on:					
Securities	8,233	1,319	0	7	0
Real estate mortgage loans	6,640	15	182	3	0
Other real estate	548	7	0	0	0
All other assets	1,140	83	0	3	261
NET ADDITIONS TO TOTAL SURPLUS ACCOUNTS FROM OPERATIONS	163,918	27,527	353	5,717	1,321
MEMORANDA					
Recoveries credited to valuation adjustment provisions (not included in recoveries above) on:					
Securities	3,719	6	0	0	62
Real estate mortgage loans	97	0	5	0	11
Other real estate	4	0	0	2	0
All other assets	73	0	0	0	53
Realized losses charged to valuation adjustment provisions (not included in realized losses above) on:					
Securities	8,140	22	0	15	12
Real estate mortgage loans	1,460	1	5	0	1
Other real estate	115	0	0	0	0
All other assets	284	54	0	0	175
NUMBER OF BANKS (end of period)	329	69	4	31	5

MASSACHU-SETTS	NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENNSYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	OTHER STATES OR AREAS
122,293	49,754	180,244	2,540,219	240,635	70,865	18,745	86,558	2,219	69,286
7,557	3,401	13,340	57,541	8,569	2,443	1,241	3,245	161	1,927
21,541	9,121	33,105	345,095	60,039	9,919	579	9,414	303	13,729
86,879	49,282	125,921	2,011,057	162,305	50,954	15,415	70,583	1,615	49,914
88,604	49,899	128,379	2,060,284	169,746	52,545	15,520	70,814	1,631	51,021
1,466	613	2,015	49,709	7,406	1,590	105	231	16	1,101
259	4	443	482-	35	1	0	0	0	5
4,820	7,064	4,003	87,346	4,825	6,759	1,214	2,291	88	2,238
2	45	43-	118	4	10-	3	28	2	9
15	74	64	2,338	33	9-	4	56	3	21
13	30	107	2,220	29	1	1	27	1	11
508	176	907	16,894	3,672	93	218	480	6	438
985	666	3,011	22,168	1,221	707	74	517	43	1,031
14,199	9,555	26,836	321,749	31,699	13,319	2,904	14,484	494	11,876
2,087	2,169	4,293	40,457	3,637	2,355	585	2,945	129	1,773
4,158	2,146	7,624	89,759	10,610	3,334	597	3,927	111	2,798
953	750	2,473	30,328	2,977	1,172	213	1,212	28	814
147	256	483	3,566	73	146	73	147	9	152
1,973	832	3,071	39,653	3,331	1,330	186	1,327	70	1,021
2,310	1,368	3,152	48,875	6,075	1,827	246	2,016	71	1,446
338	536	82	9,223	2,744	498	60	690	2	425
691	359	965	13,681	1,327	364	105	484	11	384
726	340	1,712	12,076	1,575	568	203	1,046	33	468
3,465	2,703	6,216	92,229	8,169	4,051	942	3,396	104	4,465
108,093	60,199	153,409	2,218,470	208,936	57,546	15,841	72,074	1,725	57,410
2,402	1,252	1,798	52,805	2,197	1,353	305	2,064	29	282
1,927	1,255	4	37,719	903	936	29	48	6	77
474	3-	1,794	15,087	1,294	417	276	2,015	23	206
105,691	58,947	151,610	2,165,665	206,739	56,193	15,536	70,011	1,696	57,128
95,885	52,801	141,530	1,974,498	196,923	50,804	14,335	62,002	1,517	53,223
9,807	6,145	10,080	191,167	9,816	5,389	1,201	8,009	179	3,905
1,094	1,736	3,695	36,487	1,391	977	253	583	10	3,585
352	119	1,926	10,729	446	52	11	226	5	38
691	959	1,623	15,396	916	519	147	230	1	419
20	4	36	188	4	200	9	23	5	81
16	14	45	1,508	16	1	4	53	0	25
16	598	18	129	5	207	82	11	0	31
0	22	25	1,300	1	0	0	5	0	2,696
0	20	22	7,188	0	0	0	1	0	229
0	0	0	12	2	0	0	31	0	0
0	0	0	37	0	0	0	3	0	67
1,427	2,927	7,108	143,538	3,492	2,273	196	1,592	130	3,827
235	412	417	16,758	384	300	32	340	2	209
887	1,762	6,002	86,796	943	1,125	144	1,060	108	3,487
203	65	95	24,079	17	648	3	69	2	10
26	35	34	2,235	29	32	6	36	2	37
77	164	32	2,193	14	168	8	38	15	56
0	28	125	5,099	1,654	0	1	0	0	0
0	436	403	5,561	0	0	0	25	0	16
0	0	0	109	401	0	0	25	0	7
0	26	0	708	50	0	2	0	1	6
9,474	4,954	6,667	84,116	7,715	4,093	1,259	7,000	59	3,664
0	0	0	0	0	3,651	0	0	0	0
0	5	0	75	0	0	0	0	0	1
0	0	0	3	0	0	0	0	0	0
0	4	0	10	0	1	0	0	0	5
1	3	0	5,367	48	2,662	4	0	0	8
0	46	5	1,376	0	11	0	0	0	16
0	0	0	111	0	0	0	0	0	3
0	3	0	43	0	6	0	0	1	2
8	30	20	121	8	7	6	9	3	8

Technical Notes

The basic data for this report on current bank assets, liabilities, capital accounts, and income were derived from the December 31, 1970, Report of Condition and the 1970 Report of Income. The forms used for the call were the revised ones that the Federal bank supervisory agencies have used since June 30, 1969. The technical notes in the report for December 31, 1969, *Assets and Liabilities—Commercial and Mutual Savings Banks,* discuss in detail the differences between the Report of Condition forms used before and after 1969. Income items affected by Report of Income revisions are identified in the 1969 *Annual Report* of the Federal Deposit Insurance Corporation.

The number of banks, other than national, as shown in this report by state may not always agree with the totals published by the various state banking departments. For some states, the figures presented here include a few institutions that the state reports do not tabulate as banks; for others, the totals exclude some facilities that the state publications count as banks. The line of demarcation between the definitions for banks and for other types of financial institutions is not always clear. In this report, provision of deposit facilities for the general public is the chief criterion; however, trust companies engaged in general fiduciary business, though not in deposit banking, are included. Credit unions and savings and loans are excluded, except for a few which accept deposits under the terms of special charters.

Noninsured bank figures were obtained chiefly from state banking authorities. The number of banks for which data were not available are: two for December 31, 1970; two for June 30, 1970; two for December 31, 1969; two for December 31, 1968; three for December 30, 1967; and three for December 31, 1966.

DEFINITION OF "OTHER AREAS"

AREA	INCLUDES
Pacific Islands	
(U.S. Possessions)	
American Samoa	1 insured branch of insured Hawaii bank
Mariana Islands (Guam)	4 insured branches of insured California national bank, 1 insured branch of New York national bank, and 3 insured branches of 2 insured Hawaii banks
Midway Islands (Sand Island)	1 noninsured branch of insured Hawaii bank
Wake Island	1 noninsured branch of insured Hawaii bank
(Trust Territories)	
Caroline Islands:	
Colonia (Yap Island)	1 noninsured branch of insured Hawaii bank
Palau Islands (Koror Island)	1 noninsured branch of insured Hawaii bank
Ponape Island	1 noninsured branch of insured Hawaii bank
Truk Atoll (Moen Island)	1 noninsured branch of insured California bank
Mariana Islands (Saipan)	2 noninsured branches of insured California bank
Marshall Islands	
Kwajalein Atoll	1 noninsured branch of insured California bank and 2 noninsured branches of insured Hawaii bank
Panama Canal Zone (Balboa)	2 noninsured branches of 2 New York national banks
Puerto Rico	19 insured branches of 2 New York national banks
Virgin Islands	1 national bank, 3 insured branches of California national bank, and 13 insured branches of 2 New York national banks

Note: Data for these branches are not included in the figures for the states in which the parent banks are located.

Footnotes

1. Excludes the national bank located in the Virgin Islands.

2. Amounts shown as deposits are special accounts and uninvested trust funds, with the latter classified as demand deposits of individuals, partnerships, and corporations.

3. For the definition of "Other Areas" and the banks they include, see the "Technical Notes." Only asset and liability data are included for branches of banks headquartered in 1 of the 50 states; because no capital is allocated to these branches, they are excluded from the computation of ratios of capital accounts to assets.

4. Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

5. Except for 1 bank in Maine, all mutual savings banks not insured by the FDIC are located in Massachusetts. Data for these banks have been combined to avoid disclosure.

6. Includes par value of debentures aggregating $6,067,500 of the following banks: 2 in Alaska and 1 each in New Hampshire, New York, Oregon, Vermont, Washington, and Puerto Rico.

7. Excluded from "Other securities" for December 31, 1966, are corporate stocks, other than Federal Reserve bank stock, of national banks; such data were reported with "Other assets."

8. Prior to 1967, "Securities purchased under agreements to resell" were reported with "Loans to domestic commercial and foreign banks" and "Other loans for purchasing or carrying securities."

9. Until 1967, loans extended under credit cards and related plans were distributed among the other instalment loan items.

10. Prior to 1967, these data were reported net of mortgages and other liens.

11. Before 1967, "Securities sold under agreements to repurchase" were reported with "Other liabilities for borrowed money."

12. A segregation of loans and discounts is omitted in those states and areas where there are fewer than 3 noninsured banks.

13. Includes 1 member bank of the Federal Reserve System and 8 nonmembers.

14. Includes 2 member banks of the Federal Reserve System and 11 nonmembers.

15. Includes 1 member bank of the Federal Reserve System and 2 nonmembers.

16. Includes 1 member bank of the Federal Reserve System and 3 nonmembers.

17. Includes 1 member bank of the Federal Reserve System and 23 nonmembers.

18. Includes asset and liability data for 14 insured branches of 3 insured nonmember Puerto Rico banks.

19. Includes asset and liability figures for 15 branches of foreign banks (tabulated as banks) licensed to do a deposit business in the state of New York. Capital is not allocated to these branches by the parent banks.

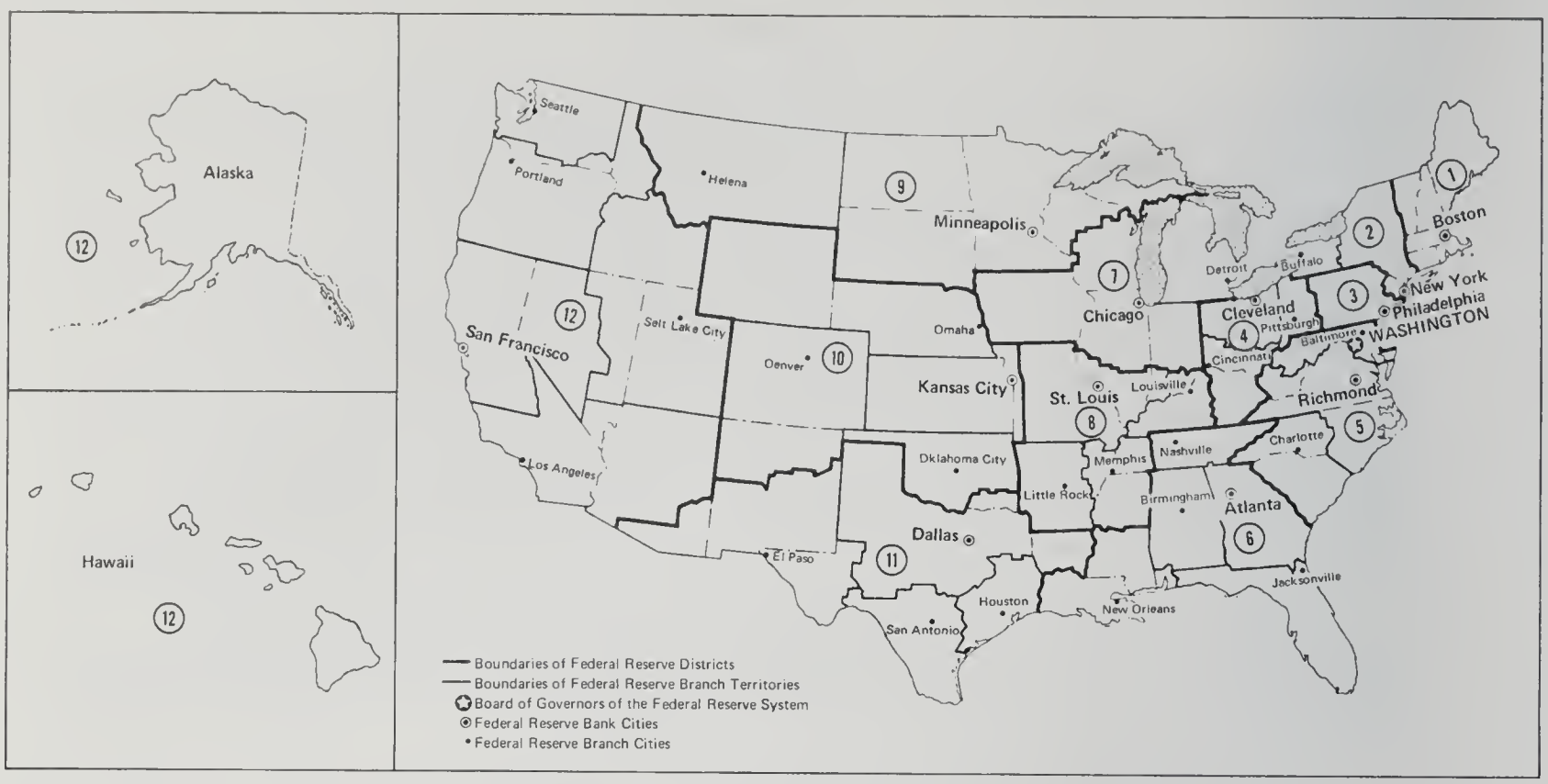
20. Includes 2 member banks of the Federal Reserve System and 73 nonmembers.

21. Includes all of the following banks: 2 in Alaska, 2 in Delaware, and 1 each in Minnesota, Ohio, Oregon, and Puerto Rico.

22. Excludes data for branches in U.S. possessions and trust territories of banks headquartered in the United States and for 14 insured branches, in New York, of 3 insured nonmember banks in Puerto Rico.

23. To correct reporting errors discovered after the computer runs were completed, loans to farmers and commercial and industrial loans were manually revised for Massachusetts and New Jersey insured commercial banks. Similar revisions also were made for member banks in the New York and Philadelphia Federal Reserve districts. However, revisions were not carried over into any national totals, totals by size of bank, etc.; therefore, state and district detail will not add precisely to national totals for these two items.

FEDERAL RESERVE SYSTEM



FEDERAL RESERVE BANKS

Presidents and Addresses

Boston
Frank E. Morris
30 Pearl Street
Boston, Massachusetts 02106

New York
Alfred Hayes
33 Liberty Street
New York, New York 10045

Philadelphia
David P. Eastburn
925 Chestnut Street
Philadelphia, Pennsylvania 19101

Cleveland
Walter H. MacDonald
First Vice President
1455 East Sixth Street
P.O. Box 6387
Cleveland, Ohio 44101

Richmond
Aubrey N. Heflin
100 North Ninth Street
Richmond, Virginia 23213

Atlanta
Monroe Kimbrel
104 Marietta Street, N.W.
Atlanta, Georgia 30303

Chicago
Robert P. Mayo
230 South LaSalle Street
P.O. Box 834
Chicago, Illinois 60690

St. Louis
Darryl R. Francis
411 Locust Street
P.O. Box 442
St. Louis, Missouri 63166

Minneapolis
Bruce K. MacLaury
73 South Fifth Street
Minneapolis, Minnesota 55480

Kansas City
George H. Clay
925 Grand Avenue
Federal Reserve Station
Kansas City, Missouri 64198

Dallas
Philip E. Coldwell
400 South Akard Street
Station K
Dallas, Texas 75222

San Francisco
Eliot J. Swan
400 Sansome Street
San Francisco, California 94120

FEDERAL DEPOSIT INSURANCE CORPORATION REGIONAL OFFICES

Regional Directors and Addresses

Atlanta	Lewis C. Beasley 2 Peachtree St., N.W., Suite 3030 Atlanta, Georgia 30303
Boston	Mark J. Laverick 2 Center Plaza, Room 810 Boston, Massachusetts 02108
Chicago	John J. Early 164 West Jackson Blvd., Rm. 1500 Chicago, Illinois 60604
Columbus	William D. Allen 37 West Broad Street, Suite 600 Columbus, Ohio 43215
Dallas	Quinton Thompson 300 North Ervay Street, Suite 3300 Dallas, Texas 75201
Madison	Wallace A. Ryen 110 E. Main Street, Room 715 Madison, Wisconsin 53703
Memphis	James W. Thompson 165 Madison Avenue, Suite 1010 Memphis, Tennessee 38103
Minneapolis	Roger B. West 109 South 7th Street, Suite 710 Minneapolis, Minnesota 55402
New York	Claude C. Phillippe 345 Park Avenue New York, New York 10022
Omaha	Stanley Pugh 1700 Farnam Street, Suite 1200 Omaha, Nebraska 68102
Philadelphia	Charles E. Doster 5 Penn Center Plaza, Suite 2901 Philadelphia, Pennsylvania 19103
Richmond	Albert E. Clark 908 E. Main Street, Suite 435 Richmond, Virginia 23219
St. Louis	John Stathos 720 Olive Street, Suite 2909 St. Louis, Missouri 63101
San Francisco	Walter W. Smith 44 Montgomery Street, Suite 3600 San Francisco, California 94104

COMPTROLLER OF THE CURRENCY REGIONAL OFFICES

Regional Administrators and Addresses

Boston	John L. Donovan J. F. Kennedy Fed. Bldg., Room 1600 Boston, Massachusetts 02203
New York	Charles M. Van Horn 33 Liberty Street, Room 520 New York, New York 10005
Philadelphia	R. Coleman Egertson 3 Parkway, Suite 1316 Philadelphia, Pennsylvania 19102
Cleveland	John W. Shaffer, Jr. 1 Erieview Plaza Cleveland, Ohio 44114
Richmond	Page D. Cranford Federal Office Building 400 N. Eighth Street, Room 5215 Richmond, Virginia 23240
Atlanta	Joseph M. Ream 1510 1st Nat. Bank Bldg. 2 Peachtree Street, N. W. Atlanta, Georgia 30303
Chicago	Joseph G. Lutz 164 West Jackson Blvd., Room 715 Chicago, Illinois 60604
Memphis	Kenneth W. Leaf 1st Nat. Bank Bldg. 165 Madison Avenue, Room 1900 Memphis, Tennessee 38103
Minneapolis	Donald B. Smith 822 Marquette Ave., Room 300 Minneapolis, Minnesota 55402
Kansas City	John R. Burt 911 Main Street, Suite 2616 Kansas City, Missouri 64105
Dallas	Michael Doman 1401 Elm Street, Suite 4500 Dallas, Texas 75202
Denver	John R. Thomas 1575 Sherman Street, Room 524 Denver, Colorado 80203
Portland	H. Joe Selby 707 S. W. Washington St., Rm. 900 Portland, Oregon 97205
San Francisco	Arnold E. Larsen 555 California Street, Suite 3939 San Francisco, California 94104

Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429

P-8020-22-70

332.1
F31ca
1971
Je

Commerce

JUNE 30, 1971

THE LIBRARY OF THE
NOV 3 1971
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

ASSETS and LIABILITIES—COMMERCIAL and MUTUAL SAVINGS BANKS

FEDERAL DEPOSIT INSURANCE CORPORATION

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Publication and Distribution by FDIC

Contents

Assets, Liabilities, and Capital Accounts of All Commercial Banks and Nondeposit Trust Companies, by Insurance Status and Class of Bank, United States and Other Areas, June 30, 1971 2

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Insurance Status, United States and Other Areas, June 30, 1971 6

Assets, Liabilities, and Capital Accounts of All Commercial Banks, Selected Call Dates, United States and Other Areas, June 30, 1967, to June 30, 1971 8

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, Selected Call Dates, United States and Other Areas, June 30, 1967, to June 30, 1971 10

Assets, Liabilities, and Capital Accounts of Insured Commercial Banks, by Class of Bank, United States and Other Areas, June 30, 1970, December 31, 1970, and June 30, 1971 12

Assets, Liabilities, and Capital Accounts of All Member Banks, by Class of Bank and Federal Reserve District, June 30, 1971 16

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Insurance Status and Class of Bank, by State and Other Areas, June 30, 1971 34

Assets, Liabilities, and Surplus Accounts of Insured Mutual Savings Banks, by State and Other Areas, June 30, 1971 102

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Size of Bank, United States and Other Areas, June 30, 1971 106

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Size of Bank, United States and Other Areas, June 30, 1971 110

Technical Notes 114

Footnotes 115

Boundaries of Federal Reserve Districts and Their Branch Territories; Federal Reserve Banks; Federal Deposit Insurance Corporation Regional Offices; Comptroller of the Currency Regional Offices 116

ASSETS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS
JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	UNITED STATES					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL[1]	STATE	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	96,140,847	95,181,283	84,742,641	57,244,092	27,498,549	10,438,642
Currency and coin	7,634,351	7,610,045	5,869,617	4,423,353	1,446,264	1,740,42[illegible]
Reserve with Federal Reserve banks (member banks)	24,065,918	24,065,918	24,065,918	17,881,484	6,184,434	[illegible]
Demand balances with banks in U.S. (except American branches of foreign banks)	19,935,961	19,185,721	11,729,109	9,119,414	2,609,695	7,456,612
Other balances with banks in United States	1,610,537	1,562,284	1,241,856	1,107,539	134,317	320,428
Balances with banks in foreign countries	495,588	420,330	349,132	231,199	117,933	71,198
Cash items in process of collection	42,398,492	42,336,985	41,487,009	24,481,103	17,005,906	849,976
SECURITIES - TOTAL	157,637,678	156,726,528	118,703,547	89,490,878	29,212,669	38,022,981
U.S. Treasury securities	60,254,444	59,991,281	44,038,224	33,759,305	10,278,919	15,953,057
Securities of other U.S. Government agencies and corps.	15,576,028	15,406,171	9,971,248	7,435,468	2,535,780	5,434,923
Obligations of States and subdivisions	77,994,316	77,686,834	61,962,910	46,224,828	15,738,082	15,723,924
Other securities	3,812,890	3,642,242	2,731,165	2,071,277	659,888	911,077
INVESTMENT SECURITIES - TOTAL	153,515,997	152,607,101	114,620,278	86,432,561	28,187,717	37,986,823
U.S. Treasury securities	58,319,116	58,058,207	42,112,786	32,199,604	9,913,182	15,945,421
Securities of other U.S. Government agencies and corps.	14,934,346	14,764,489	9,339,401	6,993,918	2,345,483	5,425,088
Obligations of States and subdivisions	76,492,390	76,184,908	60,477,113	45,207,214	15,269,899	15,707,795
Other securities	3,770,145	3,599,497	2,690,978	2,031,825	659,153	908,519
TRADING ACCOUNT SECURITIES - TOTAL	4,121,681	4,119,427	4,083,269	3,058,317	1,024,952	36,158
U.S. Treasury securities	1,935,328	1,933,074	1,925,438	1,559,701	365,737	7,636
Securities of other U.S. Government agencies and corps.	641,682	641,682	631,847	441,550	190,297	9,835
Obligations of States and subdivisions	1,501,926	1,501,926	1,485,797	1,017,614	468,183	16,129
Other securities	42,745	42,745	40,187	39,452	735	2,558
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	15,663,344	15,381,398	12,026,044	9,559,198	2,466,846	3,355,354
With domestic commercial banks	14,837,349	14,555,403	11,229,992	8,889,140	2,340,852	3,325,411
With brokers and dealers in securities	569,239	569,239	556,692	479,653	77,039	12,547
With others	256,756	256,756	239,360	190,405	48,955	17,396
OTHER LOANS AND DISCOUNTS - TOTAL	307,968,650	306,193,650	248,039,605	182,780,274	65,259,331	58,154,045
Real estate loans - total	75,776,604	75,615,307	56,933,614	43,502,754	13,430,860	18,681,693
Secured by farmland	3,966,768	3,938,279	1,872,723	1,475,413	397,310	2,065,556
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,223,818	7,194,787	6,359,846	5,286,191	1,073,655	834,941
Guaranteed by Veterans Administration	2,599,435	2,585,245	2,226,503	1,804,465	422,038	358,742
Not insured or guaranteed by FHA or VA	33,985,854	33,916,953	24,994,976	19,637,541	5,357,435	8,921,977
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	661,933	661,764	615,275	361,292	253,983	46,489
Not insured by FHA	3,027,490	3,026,912	2,445,969	1,558,485	887,484	580,943
Secured by other properties	24,311,306	24,291,367	18,418,322	13,379,367	5,038,955	5,873,045
Loans to domestic commercial and foreign banks	2,844,025	2,718,040	2,496,292	1,708,441	787,851	221,748
Loans to other financial institutions	16,957,809	16,824,591	15,770,334	10,696,859	5,073,475	1,054,257
Loans to brokers and dealers in securities	5,633,984	5,555,460	5,332,921	2,144,389	3,188,532	222,539
Other loans for purchasing or carrying securities	3,492,670	3,479,511	3,024,330	2,205,301	819,029	455,181
Loans to farmers (excluding loans on real estate)	12,226,064	12,210,537	7,094,691	5,964,936	1,129,755	5,115,846
Commercial and industrial loans (incl. open market paper)	114,362,108	113,410,982	98,573,435	71,102,433	27,471,002	14,837,547
Other loans to individuals - total	69,148,792	68,942,232	52,036,601	40,601,530	11,435,071	16,905,631
Passenger automobile instalment loans	23,447,935	23,359,839	16,601,035	13,449,308	3,151,727	6,758,804
Credit cards and related plans:						
Retail (charge account) credit card plans	3,894,861	3,894,833	3,531,572	2,809,732	721,840	363,261
Check credit and revolving credit plans	1,358,715	1,358,715	1,191,037	767,373	423,664	167,678
Other retail consumer instalment loans:						
Mobile homes, not including travel trailers	3,879,503	3,876,923	2,849,103	2,353,365	495,738	1,027,820
Other retail consumer goods	4,356,510	4,344,084	3,082,368	2,509,443	572,925	1,261,716
Residential repair and modernization instalment loans	3,731,638	3,726,888	2,884,770	2,189,818	694,952	842,118
Other instalment loans for personal expenditures	10,698,300	10,633,845	7,813,678	6,040,772	1,772,906	2,820,167
Single-payment loans for personal expenditures	17,781,330	17,747,105	14,083,038	10,481,719	3,601,319	3,664,067
All other loans (including overdrafts)	7,526,594	7,436,990	6,777,387	4,853,631	1,923,756	659,603
TOTAL LOANS AND SECURITIES	481,269,672	478,301,576	378,769,196	281,830,350	96,938,846	99,532,380
Bank premises, furniture and fixtures, and other assets representing bank premises	9,646,587	9,598,031	7,723,920	6,018,763	1,705,157	1,874,111
Real estate owned other than bank premises	411,050	400,972	285,242	210,835	74,407	115,730
Investments in subsidiaries not consolidated	807,767	786,933	772,025	612,820	159,205	14,908
Customers' liability on acceptances outstanding	4,087,361	3,968,076	3,795,618	2,218,092	1,577,526	172,458
Other assets	7,812,065	7,582,142	6,672,720	4,671,883	2,000,837	909,422
TOTAL ASSETS	600,175,349	595,819,013	482,761,362	352,806,835	129,954,527	113,057,651

UNITED STATES			OTHER AREAS[3]			UNITED STATES AND OTHER AREAS[3]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT	NONDEPOSIT TRUST COMPANIES[2]	TOTAL	INSURED	NONINSURED	ALL COMMERCIAL BANKS	INSURED	NONINSURED
959,564	903,786	55,778	443,054	353,251	89,803	96,583,901	95,534,534	1,049,367
24,306	23,871	435	60,752	54,723	6,029	7,695,103	7,664,768	30,335
0	0	0	1,531	1,531	0	24,067,449	24,067,449	0
750,240	706,281	43,959	117,542	57,388	60,154	20,053,503	19,243,109	810,394
48,253	36,893	11,360	81,433	68,511	12,922	1,691,970	1,630,795	61,175
75,258	75,258	0	52,606	52,606	0	548,194	472,936	75,258
61,507	61,483	24	129,190	118,492	10,698	42,527,682	42,455,477	72,205
911,150	687,515	223,635	687,341	372,809	314,532	158,325,019	157,099,337	1,225,682
263,163	230,791	32,372	331,699	225,949	105,750	60,586,143	60,217,230	368,913
169,857	158,188	11,669	67,036	42,057	24,979	15,643,064	15,448,228	194,836
307,482	199,253	108,229	276,168	103,464	172,704	78,270,484	77,790,298	480,186
170,648	99,283	71,365	12,438	1,339	11,099	3,825,328	3,643,581	181,747
908,896	685,261	223,635	677,536	363,004	314,532	154,193,533	152,970,105	1,223,428
260,909	228,537	32,372	331,699	225,949	105,750	58,650,815	58,284,156	366,659
169,857	158,188	11,669	61,147	36,168	24,979	14,995,493	14,800,657	194,836
307,482	199,253	108,229	272,252	99,548	172,704	76,764,642	76,284,456	480,186
170,648	99,283	71,365	12,438	1,339	11,099	3,782,583	3,600,836	181,747
2,254	2,254	0	9,805	9,805	0	4,131,486	4,129,232	2,254
2,254	2,254	0	0	0	0	1,935,328	1,933,074	2,254
0	0	0	5,889	5,889	0	647,571	647,571	0
0	0	0	3,916	3,916	0	1,505,842	1,505,842	0
0	0	0	0	0	0	42,745	42,745	0
281,946	276,145	5,801	44,300	44,300	0	15,707,644	15,425,698	281,946
281,946	276,145	5,801	44,300	44,300	0	14,881,649	14,599,703	281,946
0	0	0	0	0	0	569,239	569,239	0
0	0	0	0	0	0	256,756	256,756	0
1,775,000	1,720,690	54,310	2,687,465	2,279,774	407,691	310,656,115	308,473,424	2,182,691
161,297	148,509	12,788	862,893	832,448	30,445	76,639,497	76,447,755	191,742
28,489	27,973	516	32,498	31,933	565	3,999,266	3,970,212	29,054
29,031	28,023	1,008	254,044	252,810	1,234	7,477,862	7,447,597	30,265
14,190	12,884	1,306	36,157	36,110	47	2,635,592	2,621,355	14,237
68,901	62,302	6,599	355,063	334,828	20,235	34,340,917	34,251,781	89,136
169	169	0	6,374	6,374	0	668,307	668,138	169
578	578	0	12,842	12,842	0	3,040,332	3,039,754	578
19,939	16,580	3,359	165,915	157,551	8,364	24,477,221	24,448,918	28,303
125,985	125,985	0	13,985	100	13,885	2,858,010	2,718,140	139,870
133,218	132,666	552	68,557	68,557	0	17,026,366	16,893,148	133,218
78,524	71,256	7,268	1,053	1,053	0	5,635,037	5,556,513	78,524
13,159	8,323	4,836	2,122	2,122	0	3,494,792	3,481,633	13,159
15,527	15,285	242	24,293	21,671	2,622	12,250,357	12,232,208	18,149
951,126	932,685	18,441	978,297	704,886	273,411	115,340,405	114,115,868	1,224,537
206,560	202,871	3,689	542,602	490,770	51,832	69,691,394	69,433,002	258,392
88,096	86,718	1,378	133,842	107,929	25,913	23,581,777	23,467,768	114,009
28	28	0	20,743	20,743	0	3,915,604	3,915,576	28
0	0	0	9,108	9,108	0	1,367,823	1,367,823	0
2,580	2,580	0	6,744	6,338	406	3,886,247	3,883,261	2,986
12,426	12,177	249	27,172	26,249	923	4,383,682	4,370,333	13,349
4,750	4,582	168	22,591	21,628	963	3,754,229	3,748,516	5,713
64,455	63,735	720	247,392	235,867	11,525	10,945,692	10,869,712	75,980
34,225	33,051	1,174	75,010	62,908	12,102	17,856,340	17,810,013	46,327
89,604	83,110	6,494	193,663	158,167	35,496	7,720,257	7,595,157	125,100
2,968,096	2,684,350	283,746	3,419,106	2,696,883	722,223	484,688,778	480,998,459	3,690,319
48,556	30,975	17,581	51,622	48,675	2,947	9,698,209	9,646,706	51,503
10,078	4,640	5,438	2,852	2,839	13	413,902	403,811	10,091
20,834	3,809	17,025	544	544	0	808,311	787,477	20,834
119,285	119,285	0	1,881	1,881	0	4,089,242	3,969,957	119,285
229,923	196,866	33,057	1,056,259	902,134	154,125	8,868,324	8,484,276	384,048
4,356,336	3,943,711	412,625	4,975,318	4,006,207	969,111	605,150,667	599,825,220	5,325,447

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	UNITED STATES					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL[1]	STATE	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	411,916,345	410,294,790	323,110,061	240,724,660	82,385,401	87,184,729
Individuals, partnerships, and corporations - demand	176,828,020	176,041,643	141,477,615	104,510,704	36,966,911	34,564,028
Individuals, partnerships, and corporations - time	223,139,003	222,517,176	170,978,556	130,364,739	40,613,817	51,538,62[illegible]
Savings deposits	107,868,354	107,605,424	83,646,862	64,705,118	18,941,744	23,958,56[illegible]
Deposits accumulated for payment of personal loans	745,880	744,645	535,890	406,627	129,263	208,755
Other deposits of individuals, partnerships, and corps.	114,524,769	114,167,107	86,795,804	65,252,994	21,542,810	27,371,303
Certified and officers' checks, letters of credit, travelers' checks, etc.	11,949,322	11,735,971	10,653,890	5,849,217	4,804,673	1,082,081
GOVERNMENT DEPOSITS - TOTAL	52,426,402	52,225,769	40,932,103	31,979,577	8,952,526	11,293,666
United States Government - demand	8,411,977	8,391,781	6,983,212	5,117,960	1,865,252	1,408,569
United States Government - time	517,019	516,987	462,381	372,685	89,696	54,606
States and subdivisions - demand	17,276,343	17,184,630	12,952,952	10,321,467	2,631,485	4,231,678
States and subdivisions - time	26,221,063	26,132,371	20,533,558	16,167,465	4,366,093	5,598,813
DOMESTIC INTERBANK DEPOSITS - TOTAL	30,741,191	30,531,775	29,472,026	16,774,763	12,697,263	1,059,749
Commercial banks in the United States - demand	27,568,888	27,492,158	26,634,751	14,906,935	11,727,816	857,407
Commercial banks in the United States - time	1,612,704	1,605,689	1,462,753	1,118,050	344,703	142,936
Mutual savings banks in the United States - demand	1,130,076	1,026,695	969,989	475,510	494,479	56,706
Mutual savings banks in the United States - time	429,523	407,233	404,533	274,268	130,265	2,700
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,679,477	8,230,919	7,994,923	4,546,185	3,448,738	235,996
Foreign governments, central banks, etc. - demand	864,136	773,409	742,838	414,487	328,351	30,571
Foreign governments, central banks, etc. - time	5,036,647	4,869,949	4,779,330	2,890,167	1,889,163	90,619
Banks in foreign countries - demand	2,613,742	2,434,165	2,359,600	1,192,442	1,167,158	74,565
Banks in foreign countries - time	164,952	153,396	113,155	49,089	64,066	40,241
TOTAL DEPOSITS	503,763,415	501,283,253	401,509,113	294,025,185	107,483,928	99,774,140
Demand	246,642,504	245,080,452	202,774,847	142,788,722	59,986,125	42,305,605
Time	257,120,911	256,202,801	198,734,266	151,236,463	47,497,803	57,468,535
MISCELLANEOUS LIABILITIES - TOTAL	44,836,148	43,466,163	40,167,093	28,980,519	11,186,574	3,299,070
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	20,453,655	20,364,631	19,947,020	14,472,865	5,474,155	417,611
Other liabilities for borrowed money	2,093,157	1,932,112	1,752,763	1,155,891	596,872	179,349
Mortgage indebtedness	641,194	638,863	493,709	370,794	122,915	145,154
Acceptances outstanding	4,192,952	4,049,644	3,875,520	2,264,230	1,611,290	174,124
Other liabilities	17,455,190	16,480,913	14,098,081	10,716,739	3,381,342	2,382,832
TOTAL LIABILITIES	548,599,563	544,749,416	441,676,206	323,005,704	118,670,502	103,073,210
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	4,134	3,529	1,097	1,078	19	2,432
RESERVES ON LOANS AND SECURITIES - TOTAL	6,260,257	6,250,374	5,261,744	3,800,970	1,460,774	988,630
Reserve for bad debt losses on loans	5,960,307	5,956,267	5,060,548	3,664,974	1,395,574	895,719
Other reserves on loans	111,443	108,942	68,980	46,926	22,054	39,962
Reserves on securities	188,507	185,165	132,216	89,070	43,146	52,949
CAPITAL ACCOUNTS - TOTAL	45,311,395	44,815,694	35,822,315	25,999,083	9,823,232	8,993,379
Capital notes and debentures	2,637,661	2,584,923	2,289,050	1,314,230	974,820	295,873
Equity capital - total	42,673,734	42,230,771	33,533,265	24,684,853	8,848,412	8,697,506
Preferred stock	117,211	112,671	97,537	64,322	33,215	15,134
Common stock	11,672,818	11,558,414	9,094,934	6,680,148	2,414,786	2,463,480
Surplus	19,113,708	19,002,632	15,398,661	11,320,984	4,077,677	3,603,971
Undivided profits	10,728,579	10,569,787	8,141,696	5,951,740	2,189,956	2,428,091
Reserve for contingencies and other capital reserves	1,041,418	987,267	800,437	667,659	132,778	186,830
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	600,175,349	595,819,013	482,761,362	352,806,835	129,954,527	113,057,651
MEMORANDA						
Demand deposits adjusted[4]	168,263,147	166,859,528	127,669,875	98,282,724	29,387,151	39,189,653
Average of total deposits for the 15 calendar days ending with call date	490,675,017	488,237,396	389,597,187	287,556,372	102,040,815	98,640,209
Average of total loans for the 15 calendar days ending with call date	310,196,665	308,421,676	249,177,994	182,093,914	67,084,080	59,243,682
Unearned discount on instalment loans included in total capital accounts	225,361	225,018	102,422	91,838	10,584	122,596
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	16.0	16.0	17.6	16.2	21.2	9.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.2	12.2	10.7	11.1	9.4	18.9
Other securities	14.1	14.1	13.9	14.3	13.0	14.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.9	54.0	53.9	54.5	52.1	54.4
Other assets	3.8	3.7	4.0	3.9	4.2	2.7
Total capital accounts[3]	7.6	7.5	7.4	7.4	7.6	8.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts[3]	10.2	10.1	10.1	9.9	10.6	10.4
NUMBER OF BANKS	13,729	13,547	5,736	4,598	1,138	7,811

UNITED STATES			OTHER AREAS[3]			UNITED STATES AND OTHER AREAS[3]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT	NONDEPOSIT TRUST COMPANIES[2]	TOTAL	INSURED	NONINSURED	ALL COMMERCIAL BANKS	INSURED	NONINSURED
1,621,555	1,462,280	159,275	3,019,607	2,628,811	390,796	414,935,952	412,923,601	2,012,351
786,377	653,039	133,338	809,683	720,012	89,671	177,637,703	176,761,655	876,048
621,827	595,890	25,937	2,141,868	1,856,319	285,549	225,280,871	224,373,495	907,376
262,930	244,349	18,581	704,088	643,504	60,584	108,572,442	108,248,928	323,514
1,235	1,223	12	7,389	0	7,389	753,269	744,645	8,624
357,662	350,318	7,344	1,430,391	1,212,815	217,576	115,955,160	115,379,922	575,238
213,351	213,351	0	68,056	52,480	15,576	12,017,378	11,788,451	228,927
200,633	199,128	1,505	507,935	461,784	46,151	52,934,337	52,687,553	246,784
20,196	18,694	1,502	100,368	86,545	13,823	8,512,345	8,478,326	34,019
32	30	2	3,220	2,875	345	520,239	519,862	377
91,713	91,713	0	228,079	208,628	19,451	17,504,422	17,393,258	111,164
88,692	88,691	1	176,268	163,736	12,532	26,397,331	26,296,107	101,224
209,416	208,750	666	101,628	95,364	6,264	30,842,819	30,627,139	215,680
76,730	76,238	492	21,844	17,580	4,264	27,590,732	27,509,738	80,994
7,015	7,015	0	79,386	77,386	2,000	1,692,090	1,683,075	9,015
103,381	103,207	174	53	53	0	1,130,129	1,026,748	103,381
22,290	22,290	0	345	345	0	429,868	407,578	22,290
448,558	445,549	3,009	66,707	66,600	107	8,746,184	8,297,519	448,665
90,727	90,326	401	0	0	0	864,136	773,409	90,727
166,698	164,275	2,423	0	0	0	5,036,647	4,869,949	166,698
179,577	179,392	185	1,893	1,786	107	2,615,635	2,435,951	179,684
11,556	11,556	0	64,814	64,814	0	229,766	218,210	11,556
2,480,162	2,315,707	164,455	3,695,877	3,252,559	443,318	507,459,292	504,535,812	2,923,480
1,562,052	1,425,960	136,092	1,229,976	1,087,084	142,892	247,872,480	246,167,536	1,704,944
918,110	889,747	28,363	2,465,901	2,165,475	300,426	259,586,812	258,368,276	1,218,536
1,369,985	1,312,886	57,099	1,036,207	584,373	451,834	45,872,355	44,050,536	1,821,819
89,024	89,024	0	26,030	26,030	0	20,479,685	20,390,661	89,024
161,045	148,099	12,946	90,084	36,315	53,769	2,183,241	1,968,427	214,814
2,331	2,331	0	13,489	13,489	0	654,683	652,352	2,331
143,308	143,308	0	1,881	1,881	0	4,194,833	4,051,525	143,308
974,277	930,124	44,153	904,723	506,658	398,065	18,359,913	16,987,571	1,372,342
3,850,147	3,628,593	221,554	4,732,084	3,836,932	895,152	553,331,647	548,586,348	4,745,299
605	0	605	0	0	0	4,134	3,529	605
9,883	8,817	1,066	16,698	13,951	2,747	6,276,955	6,264,325	12,630
4,040	3,396	644	5,745	3,005	2,740	5,966,052	5,959,272	6,780
2,501	2,501	0	10,898	10,891	7	122,341	119,833	2,508
3,342	2,920	422	55	55	0	188,562	185,220	3,342
495,701	306,301	189,400	226,536	155,324	71,212	45,537,931	44,971,018	566,913
52,738	52,738	0	49,560	11,060	38,500	2,687,221	2,595,983	91,238
442,963	253,563	189,400	176,976	144,264	32,712	42,850,710	42,375,035	475,675
4,540	4,540	0	0	0	0	117,211	112,671	4,540
114,404	63,963	50,441	57,086	44,343	12,743	11,729,904	11,602,757	127,147
111,076	79,357	31,719	79,062	61,783	17,279	19,192,770	19,064,415	128,355
158,792	71,217	87,575	33,640	31,950	1,690	10,762,219	10,601,737	160,482
54,151	34,486	19,665	7,188	6,188	1,000	1,048,606	993,455	55,151
4,356,336	3,943,711	412,625	4,975,318	4,006,207	969,111	605,150,667	599,825,220	5,325,447
1,403,619	1,269,545	134,074	978,574	864,467	114,107	169,241,721	167,723,995	1,517,726
2,437,621	2,271,485	166,136	3,497,318	3,054,224	443,094	494,172,335	491,291,620	2,880,715
1,774,989	1,720,624	54,365	2,657,738	2,247,998	409,740	312,854,403	310,669,674	2,184,729
343	343	0	771	771	0	226,132	225,789	343
22.0	22.9	13.5	8.9	8.8	9.3	16.0	15.9	19.7
9.9	9.8	10.7	7.9	6.5	13.5	12.2	12.2	10.5
11.0	7.6	43.5	5.9	2.8	19.0	14.0	14.0	12.5
47.2	50.6	14.6	54.9	58.0	42.1	53.9	54.0	46.3
9.8	9.0	17.7	22.4	23.9	16.2	3.9	3.9	11.0
21.6	15.8	45.9	7.5	7.2	8.1	7.6	7.5	17.7
28.5	21.1	58.4	9.7	9.4	10.4	10.2	10.1	23.1
182	137	45	20	9	11	13,749	13,556	193

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS,
UNITED STATES AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	TOTAL	INSURED	NONINSURED[5]
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,229,993	1,079,152	150,841
Currency and coin	206,551	169,494	37,057
Demand balances with banks in the United States	537,520	459,252	78,268
Other balances with banks in the United States	403,911	378,885	25,026
Cash items in process of collection	82,011	71,521	10,490
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL	3,301,798	2,565,461	736,337
Valuation reserves	8,816	8,816	0
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL	3,310,614	2,574,277	736,337
Direct:			
Treasury bills	195,876	152,772	43,104
Treasury certificates of indebtedness	5,363	1,628	3,735
Treasury notes maturing in 1 year or less	154,415	132,087	22,328
Treasury notes maturing after 1 year	1,252,690	925,833	326,857
United States nonmarketable bonds	6,234	5,125	1,109
Other bonds maturing in 1 year or less	78,737	64,215	14,522
Other bonds maturing in 1 to 5 years	395,888	302,852	93,036
Other bonds maturing in 5 to 10 years	112,202	90,462	21,740
Other bonds maturing after 10 years	696,535	618,765	77,770
Guaranteed obligations	412,674	280,538	132,136
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET	319,525	309,790	9,735
Valuation reserves	5,243	5,243	0
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS	324,768	315,033	9,735
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL	13,853,948	11,793,396	2,060,552
Valuation reserves	29,608	29,572	36
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL	13,883,556	11,822,968	2,060,588
Railroads	700,316	628,801	71,515
Utilities	6,689,420	5,634,836	1,054,584
Industrials	2,105,544	1,965,326	140,218
Securities of Federal agencies and corporations not guaranteed by U.S.	2,129,304	1,722,125	407,179
All other	2,258,972	1,871,880	387,092
CORPORATE STOCKS, NET - TOTAL	2,796,136	2,319,782	476,354
Valuation reserves	35,814	35,775	39
CORPORATE STOCKS, GROSS - TOTAL	2,831,950	2,355,557	476,393
Bank	514,555	269,643	244,912
Other	2,317,395	2,085,914	231,481
TOTAL SECURITIES	20,271,407	16,988,429	3,282,978
LOANS AND DISCOUNTS, NET - TOTAL	62,422,313	54,590,024	7,832,289
Valuation reserves	136,596	118,681	17,915
LOANS AND DISCOUNTS, GROSS - TOTAL	62,558,909	54,708,705	7,850,204
Real estate loans - total	59,643,347	52,176,507	7,466,840
Secured by farmland	106,996	100,846	6,150
Secured by residential properties:			
Insured by FHA	16,281,509	15,078,466	1,203,043
Guaranteed by VA	12,010,591	10,871,505	1,139,086
Not insured or guaranteed by FHA or VA	23,069,960	19,199,479	3,870,481
Secured by other properties	8,174,291	6,926,211	1,248,080
Commercial and industrial loans (incl. open market paper)	729,999	713,341	16,658
Loans to individuals for personal expenditures	1,416,976	1,134,355	282,621
All other loans (including overdrafts)	768,587	684,502	84,085
TOTAL LOANS AND SECURITIES	82,693,720	71,578,453	11,115,267
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL	705,472	630,881	74,591
Bank premises	504,837	454,978	49,859
Furniture and fixtures	122,534	103,135	19,399
Real estate owned other than bank premises	78,101	72,768	5,333
MISCELLANEOUS ASSETS	926,474	866,966	59,508
TOTAL ASSETS	85,555,659	74,155,452	11,400,207

SUPPLEMENTAL INFORMATION ON REAL ESTATE LOANS WAS REPORTED BY MUTUAL SAVINGS BANKS FOR THE FIRST TIME ON DECEMBER 31, 1970. THE FOLLOWING TABLE SUMMARIZES THESE MORE DETAILED STATISTICS FOR INSURED AND NONINSURED MUTUAL SAVINGS BANKS AS OF JUNE 30, 1971

	TOTAL	INSURED	NONINSURED
Real estate loans - total	59,643,347	52,176,507	7,466,840
Secured by farmland	106,996	100,846	6,150
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	14,755,094	13,622,205	1,132,889
Guaranteed by Veterans Administration	12,010,591	10,871,505	1,139,086
Not insured or guaranteed by FHA or VA	15,851,188	12,367,993	3,483,195
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration	1,526,415	1,456,261	70,154
Not insured by FHA	7,218,772	6,831,486	387,286
Secured by other properties	8,174,291	6,926,211	1,248,080

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	TOTAL	INSURED	NONINSURED[5]
DEPOSITS - TOTAL	78,321,726	68,145,292	10,176,434
Demand deposits of individuals, partnerships, and corps.	718,465	654,234	64,231
Time deposits of individuals, partnerships, and corps.	77,507,786	67,396,896	10,110,890
Other deposits (official checks, etc.)	34,795	34,629	166
States and subdivisions	45,883	45,594	289
United States Government	9,633	8,899	734
Interbank	5,164	5,040	124
TOTAL DEMAND DEPOSITS	766,200	700,952	65,248
TOTAL SAVINGS AND TIME DEPOSITS	77,555,526	67,444,340	10,111,186
MISCELLANEOUS LIABILITIES	1,316,622	971,841	344,781
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	79,638,348	69,117,133	10,521,215
SURPLUS ACCOUNTS			
SURPLUS ACCOUNTS - TOTAL[6]	5,917,311	5,038,319	878,992
Surplus	3,956,906	3,462,032	494,874
Undivided profits	1,430,330	1,136,172	294,158
Other segregations of surplus	530,075	440,115	89,960
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	85,555,659	74,155,452	11,400,207
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	1.4	1.5	1.3
U.S. Government obligations, direct and guaranteed	3.9	3.5	6.5
Other securities	19.8	19.4	22.3
Loans and discounts	73.0	73.6	68.7
Other assets	1.9	2.0	1.2
Total surplus accounts	6.9	6.8	7.7
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:			
Total surplus accounts	7.3	7.1	8.4
NUMBER OF BANKS	491	327	164

ASSETS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, JUNE 30, 1967, TO JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	65,244,375	75,562,258	88,530,372	85,909,632	94,029,650	96,583,901
Currency and coin	4,879,041	5,220,145	6,301,814	7,141,544	7,108,147	7,695,103
Reserve with Federal Reserve banks (member banks)	18,999,192	20,846,460	19.804,590	21,532,330	23,325,123	24,067,449
Demand balances with banks in U.S. (except American branches of foreign banks)	13,986,090	15,285,387	17,471,905	18,035,319	21,806,059	20,053,503
Other balances with banks in United States	629,715	305,931	265,144	285,151	1,522,694	1,691,970
Balances with banks in foreign countries	280,547	267,712	303,218	399,524	475,948	548,194
Cash items in process of collection	26,469,790	33,636,623	44,383,701	38,515,764	39,791,679	42,527,682
INVESTMENT SECURITIES - TOTAL	111,214,261	123,407,724	123,655,598	124,721,827	148,403,234	154,193,533
U.S. Treasury securities	54,387,116	58,804,977	53,230,741	50,982,270	62,019,003	58,650,815
Securities of other U.S. Government agencies and corps	7,564,130	9,197,177	9,551,400	9,777,131	13,459,256	14,995,493
Obligations of States and subdivisions	46,993,979	52,794,056	58,505,735	61,519,591	69,844,469	76,764,642
Other securities	2,269,036	2,611,514	2,367,722	2,442,835	3,080,506	3,782,583
TRADING ACCOUNT SECURITIES			3,255,164	2,978,856	5,666,313	4,131,486
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	3,949,900	4,812,933	7,234,356	11,203,002	16,251,177	15,707,644
OTHER LOANS AND DISCOUNTS - TOTAL	226,979,408	247,309,558	279,677,006	288,152,972	300,409,513	310,656,115
Real estate loans - total	55,730,974	61,966,654	69,078,770	71,291,260	73,275,013	76,639,497
Secured by farmland	3,274,391	3,755,661	4,088,120	4,054,310	4,351,457	3,999,266
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,396,481	7,678,376	7,462,753	7,223,513	7,329,231	7,477,862
Guaranteed by Veterans Administration	2,494,609	2,647,944	2,743,349	2,575,045	2,589,471	2,635,592
Not insured or guaranteed by FHA or VA	25,595,709	28,786,571	30,376,548	31,733,090	32,410,311	34,340,917
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration			596,801	576,921	589,986	668,307
Not insured by FHA			2,352,517	2,736,220	2,720,757	3,040,332
Secured by other properties	16,969,784	19,098,102	21,458,682	22,392,161	23,283,800	24,477,221
Loans to domestic commercial and foreign banks	1,784,801	1,944,619	2,589,654	2,536,373	2,674,249	2,858,010
Loans to other financial institutions	12,277,319	12,238,433	13,820,812	14,452,033	15,949,662	17,026,366
Loans to brokers and dealers in securities	4,598,708	4,949,842	5,305,827	3,972,371	6,333,081	5,635,037
Other loans for purchasing or carrying securities	3,330,732	3,736,049	4,214,566	3,568,615	3,536,951	3,494,792
Loans to farmers (excluding loans on real estate)	9,344,333	10,005,735	10,564,457	11,258,947	11,168,541	12,250,357
Commercial and industrial loans (incl. open market paper)	85,043,292	91,944,657	105,159,324	109,321,072	113,422,100	115,340,405
Other loans to individuals - total	49,771,001	54,490,953	61,905,822	64,574,674	66,307,647	69,691,394
Passenger automobile instalment loans	18,775,432	20,115,209	22,495,867	22,580,650	22,495,211	23,581,777
Credit cards and related plans:						
Retail (charge account) credit card plans		952,841	1,704,982	3,054,467	3,808,035	3,915,604
Check credit and revolving credit plans		645,803	993,681	1,183,703	1,345,977	1,367,823
Other retail consumer instalment loans:[7]						
Mobile homes, not including travel trailers						3,886,247
Other retail consumer goods	4,959,340	5,139,704	5,897,710	7,003,526	7,328,361	4,383,682
Residential repair and modernization instalment loans	3,215,466	3,333,338	3,625,376	3,623,000	3,722,792	3,754,229
Other instalment loans for personal expenditures	8,472,036	8,872,237	9,921,835	10,113,629	10,608,505	10,945,692
Single-payment loans for personal expenditures	14,348,727	15,431,821	17,266,371	17,015,699	16,998,766	17,856,340
All other loans (including overdrafts)	5,098,248	6,032,616	7,037,774	7,177,627	7,742,269	7,720,257
TOTAL LOANS AND SECURITIES	342,143,569	375,530,215	413,822,124	427,056,657	465,063,924	484,688,778
Bank premises, furniture and fixtures, and other assets representing bank premises	5,717,169	6,347,645	7,596,930	8,598,407	9,196,645	9,698,209
Real estate owned other than bank premises	262,215	332,657	349,665	397,957	417,761	413,902
Investments in subsidiaries not consolidated			512,869	738,663	761,651	808,311
Customers' liabilities on acceptances outstanding	2,446,073	2,464,456	3,177,904	4,034,721	3,860,194	4,089,242
Other assets	4,036,623	5,176,820	7,252,499	8,196,120	8,206,536	8,868,324
TOTAL ASSETS	419,850,024	465,414,051	521,242,363	534,932,157	581,536,361	605,150,667

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS. SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1967, TO JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971
BUSINESS AND PERSONAL DEPOSITS - TOTAL	300,467,403	331,644,377	357,750,263	358,526,294	397,263,608	414,935,952
Individuals, partnerships, and corporations - demand	137,942,098	151,176,429	163,882,836	165,367,055	182,882,185	177,637,703
Individuals, partnerships, and corporations - time	154,973,753	170,304,219	181,108,271	182,858,307	205,794,490	225,280,871
Savings deposits	91,769,473	95,310,181	95,288,474	94,608,364	99,123,483	108,572,442
Deposits accumulated for payment of personal loans	1,276,052	1,239,785	1,154,439	949,566	810,035	753,269
Other deposits of individuals, partnerships, and corps.	61,928,228	73,754,253	84,665,358	87,300,377	105,860,972	115,955,160
Certified and officers' checks, letters of credit, travelers' checks, etc	7,551,552	10,163,729	12,759,156	10,300,932	8,586,933	12,017,378
GOVERNMENT DEPOSITS - TOTAL	36,515,231	38,320,331	39,875,795	42,806,580	49,745,675	52,934,337
United States Government - demand	5,176,614	4,991,204	5,659,164	8,099,047	7,968,600	8,512,345
United States Government - time	290,044	332,646	361,960	209,947	465,851	520,239
States and subdivisions - demand	15,316,304	16,405,459	17,060,621	17,218,413	17,933,287	17,504,422
States and subdivisions - time	15,732,269	16,591,022	16,794,050	17,279,173	23,377,937	26,397,331
DOMESTIC INTERBANK DEPOSITS - TOTAL	17,603,332	19,521,155	23,647,036	24,514,952	29,227,829	30,842,819
Commercial banks in the United States - demand	15,439,089	17,684,531	21,812,205	22,782,246	26,379,350	27,590,732
Commercial banks in the United States - time	708,202	593,131	527,728	511,144	1,432,849	1,692,090
Mutual savings banks in the United States - demand	929,361	990,556	1,218,545	1,079,761	1,102,631	1,130,129
Mutual savings banks in the United States - time	526,680	252,937	88,558	141,801	312,999	429,868
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,899,572	7,788,953	8,004,027	10,802,161	9,282,378	8,746,184
Foreign governments, central banks, etc. - demand	823,278	789,601	877,934	1,009,104	999,237	864,136
Foreign governments, central banks, etc. - time	5,114,136	4,727,112	4,585,500	6,858,406	4,761,885	5,036,647
Banks in foreign countries - demand	1,692,242	2,005,621	2,258,981	2,581,676	3,168,209	2,615,635
Banks in foreign countries - time	269,916	266,619	281,612	352,975	353,047	229,766
TOTAL DEPOSITS	362,485,538	397,274,816	429,277,121	436,649,987	485,519,490	507,459,292
Demand	184,870,538	204,207,130	225,529,442	228,438,234	249,020,432	247,872,480
Time	177,615,000	193,067,686	203,747,679	208,211,753	236,499,058	259,586,812
MISCELLANEOUS LIABILITIES - TOTAL	19,532,462	27,377,372	47,351,317	50,112,865	46,531,967	45,872,355
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	4,417,635	6,533,141	11,167,377	15,715,639	16,707,856	20,479,685
Other liabilities for borrowed money	790,368	1,656,263	3,643,169	2,928,141	2,745,861	2,183,241
Mortgage indebtedness			520,804	704,697	670,904	654,683
Acceptances outstanding	2,512,270	2,534,469	3,251,474	4,129,269	3,971,756	4,194,833
Other liabilities	11,812,189	16,653,499	28,768,493	26,635,119	22,435,587	18,359,913
TOTAL LIABILITIES	382,018,000	424,652,188	476,628,438	486,762,852	532,051,457	553,331,647
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES			2,244	3,971	3,824	4,134
RESERVES ON LOANS AND SECURITIES - TOTAL	4,413,495	4,839,061	5,609,896	6,260,351	6,315,760	6,276,955
Reserve for bad debt losses on loans	4,413,495	4,839,061	5,271,077	5,942,459	6,009,872	5,966,052
Other reserves on loans			113,801	126,950	118,348	122,341
Reserves on securities			225,018	190,942	187,540	188,562
CAPITAL ACCOUNTS - TOTAL	33,418,529	35,922,802	39,001,785	41,904,983	43,165,320	45,537,931
Capital notes and debentures	1,988,062	2,243,321	2,020,312	2,142,779	2,184,868	2,687,221
Equity capital - total	31,430,467	33,679,481	36,981,473	39,762,204	40,980,452	42,850,710
Preferred stock	65,197	95,963	103,384	112,154	111,844	117,211
Common stock	9,259,094	9,737,134	10,477,156	11,033,526	11,266,696	11,729,904
Surplus	14,548,615	15,545,648	17,072,397	17,760,426	18,228,960	19,192,770
Undivided profits	6,635,637	7,241,873	8,278,943	9,788,762	10,309,567	10,762,219
Reserve for contingencies and other capital reserves	921,924	1,058,863	1,049,593	1,067,336	1,063,385	1,048,606
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	419,850,024	465,414,051	521,242,363	534,932,157	581,536,361	605,150,667
MEMORANDA						
Demand deposits adjusted[4]	137,785,045	147,894,772	153,674,372	159,041,177	174,880,803	169,241,721
Average of total deposits for the 15 calendar days ending with call date			418,222,608	423,976,796	468,807,370	494,172,335
Average of total loans for the 15 calendar days ending with call date			278,816,163	287,238,578	304,033,860	312,854,403
Unearned discount on instalment loans included in total capital accounts			13,982,711	203,744	233,881	226,132
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	15.5	16.2	17.0	16.1	16.2	16.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.8	14.6	12.1	11.4	12.4	12.2
Other securities	11.7	11.9	12.3	12.5	13.1	14.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.0	54.2	55.0	56.0	54.5	53.9
Other assets	3.0	3.1	3.6	4.1	3.9	3.9
Total capital accounts	8.0	7.7	7.5	7.9	7.5	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	11.1	10.9	10.3	10.6	10.	10.1
NUMBER OF BANKS	13,762	13,743	13,694	13,690	13,705	13,749

ASSETS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, JUNE 30, 1967, TO JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,152,435	959,084	832,152	907,623	1,244,438	1,229,993
Currency and coin	153,328	158,721	156,199	176,688	206,277	206,551
Demand balances with banks in the United States	534,607	531,915	506,976	516,031	610,214	537,520
Other balances with banks in the United States	374,350	175,739	77,993	132,912	327,102	403,911
Cash items in process of collection	90,150	92,709	90,984	81,992	100,845	82,011
U.S. GOVERNMENT OBLIGATIONS, DIRECT AND GUARANTEED	4,303,847	4,205,162	3,610,378	3,160,479	3,061,473	3,301,798
OBLIGATIONS OF STATES AND SUBDIVISIONS	242,460	204,420	189,893	195,573	194,944	319,525
SECURITIES OF FEDERAL AGENCIES AND CORPORATIONS NOT GUARANTEED BY U.S.	1,263,298	1,485,583	1,668,489	1,707,960	1,904,337	2,129,304
OTHER SECURITIES	6,070,102	7,863,386	9,229,952	9,957,031	10,958,725	14,520,780
TOTAL SECURITIES	11,879,707	13,758,551	14,698,712	15,021,043	16,119,470	20,271,407
LOANS AND DISCOUNTS, NET - TOTAL	50,020,283	53,097,806	56,495,369	59,076,717	60,220,954	62,422,313
Valuation reserves	145,397	134,031	132,048	132,525	131,918	136,596
LOANS AND DISCOUNTS, GROSS - TOTAL	50,165,680	53,231,837	56,627,417	59,209,242	60,352,872	62,558,909
Real estate loans - total	48,893,419	51,793,468	54,843,569	56,880,148	57,947,779	59,643,347
Secured by farmland	50,869	114,673	116,753	100,927	118,517	106,996
Secured by residential properties:[8]						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	14,947,308	15,245,828	15,769,230	15,931,136	14,656,643	14,755,094
Guaranteed by Veterans Administration	11,767,798	11,918,382	12,150,988	12,091,828	12,008,036	12,010,591
Not insured or guaranteed by FHA or VA	16,810,981	18,406,169	19,898,221	21,236,838	15,483,962	15,851,188
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration					1,429,894	1,526,415
Not insured by FHA					6,357,957	7,218,772
Secured by other properties	5,316,463	6,108,416	6,908,377	7,519,419	7,892,770	8,174,291
Commercial and industrial loans (incl. open market paper)	252,435	272,296	284,044	417,238	600,374	729,999
Loans to individuals for personal expenditures	853,775	1,004,687	1,168,666	1,274,568	1,353,655	1,416,976
All other loans (including overdrafts)	166,051	161,386	331,138	637,288	451,064	768,587
TOTAL LOANS AND SECURITIES	61,899,990	66,856,357	71,194,081	74,097,760	76,340,424	82,693,720
Bank premises	385,006	414,445	432,546	455,115	474,240	504,837
Furniture and fixtures	78,810	98,724	111,977	117,519	120,712	122,534
Real estate owned other than bank premises	36,068	47,615	43,020	63,405	66,593	78,101
Miscellaneous assets	600,990	654,612	686,227	731,444	768,242	926,474
TOTAL ASSETS	64,153,299	69,030,837	73,300,003	76,372,866	79,014,649	85,555,659

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, JUNE 30, 1967, TO JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	JUNE 30 1967	JUNE 29 1968	JUNE 30 1969	DEC. 31 1970	JUNE 30 1970	JUNE 30 1971
LIABILITIES						
DEPOSITS - TOTAL	58,262,086	62,871,119	66,756,656	69,288,670	72,085,609	78,321,726
Demand deposits of individuals, partnerships, and corps	464,189	513,075	570,635	620,211	573,994	718,465
Time deposits of individuals, partnerships, and corps	57,739,393	62,298,062	66,125,568	68,602,203	71,432,412	77,507,786
Other deposits (official checks, etc.)	13,662	18,008	22,762	24,136	26,398	34,795
States and subdivisions	36,178	33,691	28,382	32,162	40,255	45,883
United States Government	7,434	7,018	6,665	7,840	8,277	9,633
Interbank	1,230	1,265	2,644	2,118	4,273	5,164
TOTAL DEMAND DEPOSITS	488,064	540,186	602,019	654,365	612,298	766,200
TOTAL SAVINGS AND TIME DEPOSITS	57,774,022	62,330,933	66,154,637	68,634,305	71,473,311	77,555,526
Miscellaneous liabilities	958,565	1,048,454	1,137,177	1,464,300	1,217,388	1,316,622
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	59,220,651	63,919,573	67,893,833	70,752,970	73,302,997	79,638,348
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL	4,932,648	5,111,264	5,406,170	5,619,896	5,711,652	5,917,311
Surplus	3,424,801	3,592,420	3,771,060	3,825,833	3,864,751	3,956,906
Undivided profits	1,051,010	1,057,058	1,145,666	1,273,012	1,296,002	1,430,330
Other segregations of surplus	456,837	461,786	489,444	521,051	550,899	530,075
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	64,153,299	69,030,837	73,300,003	76,372,866	79,014,649	85,555,659
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.8	1.4	1.1	1.2	1.6	1.4
U.S. Government obligations, direct and guaranteed	6.7	6.1	4.9	4.1	3.9	3.9
Other securities	11.8	13.8	15.1	15.5	16.5	19.8
Loans and discounts	78.0	76.9	77.1	77.4	76.2	73.0
Other assets	1.7	1.8	1.8	1.8	1.8	1.9
Total surplus accounts	7.7	7.4	7.4	7.4	7.2	6.9
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	8.4	8.0	7.9	7.8	7.6	7.3
NUMBER OF BANKS	505	502	500	497	494	491

ASSETS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1970, DECEMBER 31, 1970, AND JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	ALL INSURED COMMERCIAL BANKS		
	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	85,086,666	93,048,095	95,534,534
Currency and coin	7,106,654	7,084,430	7,664,768
Reserve with Federal Reserve banks (member banks)	21,532,330	23,325,123	24,067,449
Demand balances with banks in U.S. (except American branches of foreign banks)	17,370,388	21,088,737	19,243,109
Other balances with banks in United States	254,858	1,401,661	1,630,795
Balances with banks in foreign countries	343,840	395,356	472,936
Cash items in process of collection	38,478,596	39,752,788	42,455,477
INVESTMENT SECURITIES - TOTAL	123,475,545	141,554,863	152,970,105
U.S. Treasury securities	50,517,278	58,880,431	58,284,156
Securities of other U.S. Government agencies and corps.	9,573,866	12,481,059	14,800,657
Obligations of States and subdivisions	61,076,632	67,414,393	76,284,456
Other securities	2,307,769	2,778,980	3,600,836
TRADING ACCOUNT SECURITIES	2,974,413	5,664,059	4,129,232
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	10,877,751	15,952,321	15,425,698
OTHER LOANS AND DISCOUNTS - TOTAL	286,052,783	298,189,504	308,473,424
Real estate loans - total	70,961,829	73,053,364	76,447,755
Secured by farmland	4,029,714	4,319,352	3,970,212
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	7,121,922	7,302,286	7,447,597
Guaranteed by Veterans Administration	2,521,351	2,563,475	2,621,355
Not insured or guaranteed by FHA or VA	31,643,881	32,321,718	34,251,781
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration	574,539	588,760	668,138
Not insured by FHA	2,731,858	2,718,829	3,039,754
Secured by other properties	22,338,564	23,238,944	24,448,918
Loans to domestic commercial and foreign banks	2,457,448	2,581,078	2,718,140
Loans to other financial institutions	14,307,600	15,794,299	16,893,148
Loans to brokers and dealers in securities	3,885,941	6,208,570	5,556,513
Other loans for purchasing or carrying securities	3,545,295	3,517,601	3,481,633
Loans to farmers (excluding loans on real estate)	11,240,836	11,153,583	12,232,208
Commercial and industrial loans (incl. open market paper)	108,278,105	112,214,990	114,115,868
Other loans to individuals - total	64,270,398	66,005,700	69,433,002
Passenger automobile instalment loans	22,466,491	22,366,443	23,467,768
Credit cards and related plans:			
Retail (charge account) credit card plans	3,054,462	3,807,987	3,915,576
Check credit and revolving credit plans	1,182,240	1,343,990	1,367,823
Other retail consumer instalment loans:[7]	6,981,796	7,306,995	
Mobile homes, not including travel trailers			3,883,261
Other retail consumer goods			4,370,333
Residential repair and modernization instalment loans	3,616,790	3,716,802	3,748,516
Other instalment loans for personal expenditures	10,032,922	10,534,538	10,869,712
Single-payment loans for personal expenditures	16,935,697	16,928,945	17,810,013
All other loans (including overdrafts)	7,105,331	7,660,319	7,595,157
TOTAL LOANS AND SECURITIES	423,380,492	461,360,747	480,998,459
Bank premises, furniture and fixtures, and other assets representing bank premises	8,549,723	9,143,432	9,646,706
Real estate owned other than bank premises	388,435	406,832	403,811
Investments in subsidiaries not consolidated	718,234	740,897	787,477
Customers' liabilities on acceptances outstanding	3,954,569	3,753,246	3,969,957
Other assets	7,833,029	7,897,552	8,484,276
TOTAL ASSETS	529,911,148	576,350,801	599,825,220

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
JUNE 30 1970	DEC. 31 1970	JUNE 30 1971	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971
52,000,544	56,118,102	57,335,586	23,597,601	25,471,780	27,498,549	9,488,521	11,458,213	10,700,399
4,150,768	4,170,463	4,436,404	1,336,774	1,287,881	1,446,264	1,619,112	1,626,086	1,782,100
16,285,978	16,389,622	17,883,015	5,246,352	6,935,501	6,184,434	0	0	0
8,361,267	9,928,136	9,130,787	2,091,520	2,757,425	2,609,695	6,917,601	8,403,176	7,502,627
143,624	921,152	1,107,539	24,232	141,093	134,317	87,002	339,416	388,939
187,003	224,122	256,301	128,925	120,636	117,933	27,912	50,598	98,702
22,871,904	24,484,607	24,521,540	14,769,798	14,229,244	17,005,906	836,894	1,038,937	928,031
69,482,585	80,242,479		23,083,927	26,212,775	28,187,717	30,909,033	35,099,609	38,308,696
27,567,557	32,211,784	86,473,692	8,927,524	10,513,539	9,913,182	14,022,197	16,155,108	16,159,171
4,509,768	6,158,087	32,211,803	1,238,609	1,741,935	2,345,483	3,825,489	4,581,037	5,461,256
35,989,743	40,223,446	6,993,918	12,511,032	13,495,850	15,269,899	12,575,857	13,695,097	15,778,622
1,415,517	1,649,162	45,235,935	406,762	461,451	659,153	485,490	668,367	909,647
		2,032,036						
2,043,910	4,004,373	3,058,317	881,050	1,584,179	1,024,952	49,453	75,507	45,963
6,544,113	10,435,738	9,573,998	1,732,992	2,251,408	2,466,846	2,600,646	3,265,175	3,384,854
170,666,608	178,029,442	183,739,968	52,705,673	64,711,413	65,259,331	52,680,502	55,448,649	59,474,125
40,846,231	41,826,420	43,828,204	12,672,796	13,085,294	13,430,860	17,442,802	18,141,650	19,188,691
1,548,587	1,552,195	1,483,422	424,831	660,933	397,310	2,056,296	2,106,224	2,089,480
5,216,019	5,320,612	5,352,049	1,035,847	1,060,327	1,073,655	870,056	921,347	1,021,893
1,749,294	1,787,069	1,820,613	427,701	408,577	422,038	344,356	367,829	378,704
18,254,813	18,594,639	19,823,661	5,093,030	5,189,154	5,357,435	8,296,038	8,537,925	9,070,685
282,732	293,023	361,691	243,574	225,932	253,983	48,233	69,805	52,464
1,476,848	1,425,403	1,561,386	729,760	749,615	887,484	525,250	543,811	590,884
12,317,938	12,853,479	13,425,382	4,718,053	4,790,756	5,038,955	5,302,573	5,594,709	5,984,581
1,356,672	1,382,772	1,708,441	871,479	961,802	787,851	229,297	236,504	221,848
8,915,621	10,088,786	10,716,357	4,551,049	4,623,862	5,073,475	840,930	1,081,651	1,103,316
1,705,322	2,886,705	2,144,389	2,043,424	3,076,422	3,188,532	137,195	245,443	223,592
1,971,187	2,145,273	2,205,301	951,479	882,904	819,029	622,629	489,424	457,303
5,556,779	5,478,728	5,978,848	1,084,374	1,064,958	1,129,755	4,599,683	4,609,897	5,123,605
67,743,184	70,329,427	71,428,732	27,805,285	27,926,302	27,471,002	12,729,636	13,959,261	15,216,134
37,905,364	38,851,857	40,733,310	10,886,222	11,098,358	11,435,071	15,478,812	16,055,485	17,264,621
13,092,184	12,994,079	13,505,132	3,020,774	2,968,030	3,151,727	6,353,533	6,404,334	6,810,909
2,208,081	2,730,815	2,814,308	558,828	708,964	721,840	287,553	368,208	379,428
721,552	797,872	767,373	315,812	377,114	423,664	144,876	169,004	176,786
4,128,137	4,306,451		895,437	976,680		1,958,222	2,023,864	
		2,353,447			495,738			1,034,076
		2,512,000			572,925			1,285,408
2,111,541	2,174,929	2,197,303	707,029	708,874	694,952	798,220	832,999	856,261
5,621,052	5,914,927	6,079,215	1,757,475	1,807,207	1,772,906	2,654,395	2,812,404	3,017,591
10,022,817	9,932,784	10,504,532	3,630,867	3,551,489	3,601,319	3,282,013	3,444,672	3,704,162
4,666,248	5,039,474	4,996,386	1,839,565	1,991,511	1,923,756	599,518	629,334	675,015
248,737,216	272,712,032	282,845,975	88,403,642	94,759,775	96,938,846	86,239,634	93,888,940	101,213,638
5,334,964	5,709,767	6,031,002	1,576,673	1,653,575	1,705,157	1,638,086	1,780,090	1,910,547
231,747	211,590	211,060	59,706	77,321	74,407	96,982	117,921	118,344
558,695	583,430	612,820	151,155	149,285	159,205	8,384	8,182	15,452
2,231,073	2,054,612	2,219,343	1,562,125	1,507,351	1,577,526	161,371	191,283	173,088
5,240,170	5,229,609	5,538,198	1,858,006	1,841,214	2,000,837	734,853	826,729	945,241
314,334,409	342,619,142	354,793,984	117,208,908	125,460,301	129,954,527	98,367,831	108,271,358	115,076,709

LIABILITIES AND CAPITAL ACCOUNTS OF INSURED COMMERICAL BANKS, BY CLASS OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1970, DECEMBER 31, 1970, AND JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL INSURED COMMERCIAL BANKS		
	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971
BUSINESS AND PERSONAL DEPOSITS - TOTAL	356,622,276	395,246,811	412,923,601
Individuals, partnerships, and corporations - demand	164,400,237	181,897,284	176,761,655
Individuals, partnerships, and corporations - time	182,113,347	204,962,756	224,373,495
Savings deposits	94,309,625	98,815,863	108,248,928
Deposits accumulated for payment of personal loans	942,743	802,924	744,645
Other deposits of individuals, partnerships, and corps.	86,860,979	105,343,969	115,379,922
Certified and officers' checks, letters of credit, travelers' checks, etc	10,108,692	8,386,771	11,788,451
GOVERNMENT DEPOSITS - TOTAL	42,555,592	49,455,597	52,687,553
United States Government - demand	8,049,504	7,914,962	8,478,326
United States Government - time	209,865	465,476	519,862
States and subdivisions - demand	17,091,018	17,784,768	17,393,258
States and subdivisions - time	17,205,205	23,290,391	26,296,107
DOMESTIC INTERBANK DEPOSITS - TOTAL	24,328,373	28,968,652	30,627,139
Commercial banks in the United States - demand	22,738,538	26,290,939	27,509,738
Commercial banks in the United States - time	510,344	1,424,049	1,683,075
Mutual savings banks in the United States - demand	985,280	975,413	1,026,748
Mutual savings banks in the United States - time	94,211	278,251	407,578
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,465,573	8,842,795	8,297,519
Foreign governments, central banks, etc. - demand	942,301	919,683	773,409
Foreign governments, central banks, etc. - time	6,796,190	4,627,306	4,869,949
Banks in foreign countries - demand	2,395,089	3,000,626	2,435,951
Banks in foreign countries - time	331,993	295,180	218,210
TOTAL DEPOSITS	433,971,814	482,513,855	504,535,812
Demand	226,710,659	247,170,446	246,167,536
Time	207,261,155	235,343,409	258,368,276
MISCELLANEOUS LIABILITIES - TOTAL	48,400,620	44,968,169	44,050,536
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	15,627,626	16,609,041	20,390,661
Other liabilities for borrowed money	2,632,086	2,572,528	1,968,427
Mortgage indebtedness	702,231	668,545	652,352
Acceptances outstanding	4,028,523	3,848,666	4,051,525
Other liabilities	25,410,154	21,269,389	16,987,571
TOTAL LIABILITIES	482,372,434	527,482,024	548,586,348
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,383	3,219	3,529
RESERVES ON LOANS AND SECURITIES - TOTAL	6,240,888	6,299,150	6,264,325
Reserve for bad debt losses on loans	5,930,886	5,998,689	5,959,272
Other reserves on loans	125,495	115,601	119,833
Reserves on securities	184,507	184,860	185,220
CAPITAL ACCOUNTS - TOTAL	41,294,443	42,566,408	44,971,018
Capital notes and debentures	2,052,091	2,091,879	2,595,983
Equity capital - total	39,242,352	40,474,529	42,375,035
Preferred stock	107,614	107,304	112,671
Common stock	10,902,703	11,137,824	11,602,757
Surplus	17,599,075	18,072,590	19,064,415
Undivided profits	9,622,386	10,145,848	10,601,737
Reserve for contingencies and other capital reserves	1,010,574	1,010,963	993,455
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	529,911,148	576,350,801	599,825,220
MEMORANDA			
Demand deposits adjusted[4]	157,444,021	173,211,757	167,723,995
Average of total deposits for the 15 calendar days ending with call date	421,333,341	465,884,667	491,291,620
Average of total loans for the 15 calendar days ending with call date	285,172,996	301,844,744	310,669,674
Unearned discount on instalment loans included in total capital accounts	203,652	233,772	225,789
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	16.1	16.1	15.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.3	12.4	12.2
Other securities	12.5	13.2	14.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.0	54.5	54.0
Other assets	4.0	3.8	3.9
Total capital accounts	7.8	7.4	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:			
Total capital accounts	10.5	10.0	10.1
NUMBER OF BANKS	13,497	13,511	13,556

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
JUNE 30 1970	DEC. 31 1970	JUNE 30 1971	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971	JUNE 30 1970	DEC. 31 1970	JUNE 30 1971
209,581,143	232,709,438	241,966,158	71,236,744	79,169,795	82,385,401	75,804,189	83,367,578	88,572,042
98,062,966	107,672,239	104,817,518	35,096,277	39,233,298	36,966,911	31,240,994	34,991,747	34,977,226
106,700,592	120,849,780	131,280,284	31,771,065	36,805,130	40,613,817	43,641,690	47,307,846	52,479,394
56,517,486	59,260,813	64,850,780	16,770,114	17,324,597	18,941,744	21,022,025	22,230,453	24,456,404
536,349	432,871	406,627	177,860	147,437	129,263	228,534	222,616	208,755
49,646,757	61,156,096	66,022,877	14,823,091	19,333,096	21,542,810	22,391,131	24,854,777	27,814,235
4,817,785	4,187,419	5,868,356	4,369,402	3,131,367	4,804,673	921,505	1,067,985	1,115,422
26,090,569	30,204,661	32,163,085	7,240,416	8,454,469	8,952,526	9,224,607	10,796,467	11,571,942
5,069,841	4,744,977	5,122,979	1,890,568	1,720,276	1,865,252	1,089,095	1,449,709	1,490,095
137,160	321,559	374,003	34,619	85,278	89,696	38,086	58,639	56,163
10,244,879	10,291,206	10,388,751	2,727,898	2,990,853	2,631,485	4,118,241	4,502,709	4,373,022
10,638,689	14,846,919	16,277,352	2,587,331	3,658,062	4,366,093	3,979,185	4,785,410	5,652,662
14,106,036	17,736,266	16,800,443	9,305,679	10,120,025	12,697,263	916,658	1,112,361	1,129,433
13,414,102	16,392,199	14,912,115	8,543,857	8,957,627	11,727,816	780,579	941,113	869,807
216,282	802,878	1,138,550	204,946	502,498	344,703	89,116	118,673	199,822
404,170	406,388	475,510	535,487	521,001	494,479	45,623	48,024	56,759
71,482	134,801	274,268	21,389	138,899	130,265	1,340	4,551	3,045
6,041,205	4,785,292	4,610,813	4,184,299	3,768,119	3,448,738	240,069	289,384	237,968
496,313	514,602	414,487	425,937	378,081	328,351	20,051	27,000	30,571
4,140,009	2,871,460	2,890,167	2,590,043	1,669,097	1,889,163	66,138	86,749	90,619
1,218,588	1,270,715	1,192,856	1,095,686	1,612,219	1,167,158	80,815	117,692	75,937
186,295	128,515	113,303	72,633	108,722	64,066	73,065	57,943	40,841
255,819,153	285,435,657	295,540,499	91,967,138	101,512,408	107,483,928	86,185,523	95,565,790	101,511,385
133,728,644	145,479,745	143,192,572	54,685,112	58,544,722	59,986,125	38,296,903	43,145,979	42,988,839
122,090,509	139,955,912	152,347,927	37,282,026	42,967,686	47,497,803	47,888,620	52,419,811	58,522,546
30,601,223	28,471,821	29,443,766	14,691,523	13,232,517	11,186,574	3,107,874	3,263,831	3,420,196
11,345,773	11,829,689	14,472,865	3,824,870	4,368,318	5,474,155	456,983	411,034	443,641
1,715,142	1,280,365	1,185,891	631,655	1,110,093	596,872	285,289	182,070	185,664
352,248	386,110	371,775	211,912	121,358	122,915	138,071	161,077	157,662
2,268,652	2,096,325	2,265,481	1,598,097	1,560,671	1,611,290	161,774	191,670	174,754
14,919,408	12,879,332	11,147,754	8,424,989	6,072,077	3,381,342	2,065,757	2,317,980	2,458,475
286,420,376	313,907,478	324,984,265	106,658,661	114,744,925	118,670,502	89,293,397	98,829,621	104,931,581
812	831	1,078	19	27	19	2,552	2,361	2,432
3,800,316	3,835,776	3,801,974	1,471,867	1,483,117	1,460,774	968,705	980,257	1,001,577
3,670,186	3,704,652	3,665,978	1,406,666	1,417,326	1,395,574	854,034	876,711	897,720
41,502	41,777	46,926	23,746	22,105	22,054	60,247	51,719	50,853
88,628	89,347	89,070	41,455	43,686	43,146	54,424	51,827	53,004
24,112,905	24,875,057	26,006,667	9,078,361	9,232,232	9,823,232	8,103,177	8,459,119	9,141,119
1,136,734	1,161,120	1,314,230	669,784	660,789	974,820	245,573	269,970	306,933
22,976,171	23,713,937	24,692,437	8,408,577	8,571,443	8,848,412	7,857,604	8,189,149	8,834,186
62,583	62,680	64,322	33,164	33,163	33,215	11,867	11,461	15,134
6,356,970	6,456,797	6,680,548	2,254,042	2,308,702	2,414,786	2,291,691	2,372,325	2,507,423
10,438,277	10,659,140	11,325,084	3,923,100	3,978,383	4,077,677	3,237,698	3,435,067	3,661,654
5,437,743	5,863,824	5,954,583	2,056,189	2,107,657	2,189,956	2,128,454	2,174,367	2,457,198
680,598	671,496	667,900	142,082	143,538	132,778	187,894	195,929	192,777
314,334,409	342,619,142	354,793,984	117,208,908	125,460,301	129,954,527	98,367,831	108,271,358	115,076,709
92,372,797	99,857,962	29,387,151	29,480,889	33,637,575	98,635,938	35,590,335	39,716,220	39,700,906
246,776,961	274,295,812	102,040,815	89,395,239	98,283,202	288,981,102	85,161,141	93,305,653	100,269,703
168,837,622	177,823,734	67,084,080	62,649,015	66,850,131	183,011,817	53,686,359	57,170,879	60,573,777
101,305	104,036	10,584	14,622	11,734	92,342	87,725	118,002	122,863
16.5	16.4	21.2	20.1	20.3	16.2	9.6	10.6	9.3
10.2	11.2	9.4	8.7	9.8	11.1	18.1	19.2	18.8
12.6	13.4	13.0	11.8	12.4	14.2	13.3	13.3	14.5
56.4	55.0	52.1	55.0	53.4	54.5	56.2	54.2	54.6
4.3	4.0	4.2	4.4	4.2	4.1	2.7	2.7	2.7
7.7	7.3	7.6	7.7	7.4	7.3	8.2	7.8	7.9
10.3	9.8	10.6	10.7	10.3	9.8	10.8	10.5	10.4
4,638	4,621	1,138	1,166	1,147	4,599	7,683	7,743	7,819

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	84,905,159	60,182,567	26,199,559	3,079,853	30,903,155	24,722,592
Currency and coin	5,899,253	2,415,231	466,472	126,245	1,822,514	3,484,022
Reserve with Federal Reserve banks (member banks)	24,065,261	16,101,716	4,716,307	991,123	10,394,286	7,963,545
Demand balances with banks in U.S. (except American branches of foreign banks)	11,840,638	4,638,705	1,132,468	245,814	3,260,423	7,201,933
Other balances with banks in United States	1,242,156	872,992	60,864	1,047	811,081	369,164
Balances with banks in foreign countries	349,467	282,684	84,523	59,409	138,752	66,783
Cash items in process of collection	41,508,384	35,871,239	19,738,925	1,656,215	14,476,099	5,637,145
SECURITIES - TOTAL	119,238,097	58,788,691	13,815,931	4,700,057	40,272,703	60,449,406
U.S. Treasury securities	44,178,438	21,409,572	5,116,306	1,735,794	14,557,472	22,768,866
Securities of other U.S. Government agencies and corps	10,016,161	3,621,910	921,757	258,650	2,441,503	6,394,251
Obligations of States and subdivisions	62,292,701	32,289,710	7,298,336	2,580,521	22,410,853	30,002,991
Other securities	2,750,797	1,467,499	479,532	125,092	862,875	1,283,298
INVESTMENT SECURITIES - TOTAL	115,148,902	54,974,658	12,475,771	4,214,405	38,284,482	60,174,244
U.S. Treasury securities	42,253,000	19,562,359	4,607,532	1,451,444	13,503,383	22,690,641
Securities of other U.S. Government agencies and corps	9,384,314	3,026,462	626,000	207,157	2,193,305	6,357,852
Obligations of States and subdivisions	60,801,681	30,956,560	6,763,208	2,431,876	21,761,476	29,845,121
Other securities	2,709,907	1,429,277	479,031	123,928	826,318	1,280,630
TRADING ACCOUNT SECURITIES - TOTAL	4,089,195	3,814,033	1,340,160	485,652	1,988,221	275,162
U.S. Treasury securities	1,925,438	1,847,213	508,774	284,350	1,054,089	78,225
Securities of other U.S. Government agencies and corps	631,847	595,448	295,757	51,493	248,198	36,399
Obligations of States and subdivisions	1,491,020	1,333,150	535,128	148,645	649,377	157,870
Other securities	40,890	38,222	501	1,164	36,557	2,668
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	12,043,894	6,618,667	996,393	612,300	5,009,974	5,425,227
With domestic commercial banks	11,248,392	5,920,126	790,380	557,300	4,572,446	5,328,266
With brokers and dealers in securities	556,142	500,105	148,500	55,000	296,605	56,037
With others	239,360	198,436	57,513	0	140,923	40,924
OTHER LOANS AND DISCOUNTS - TOTAL	249,192,126	149,600,814	46,246,913	11,164,231	92,189,670	99,591,312
Real estate loans - total	57,301,055	25,789,860	4,202,283	861,194	20,726,383	31,511,195
Secured by farmland	1,875,107	252,112	1,473	3,567	247,072	1,622,995
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,380,924	3,843,495	297,353	46,227	3,499,915	2,537,429
Guaranteed by Veterans Administration	2,235,480	1,240,055	224,314	22,882	992,859	995,425
Not insured or guaranteed by FHA or VA	25,219,824	9,709,972	1,156,556	394,883	8,158,533	15,509,852
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	616,578	388,910	107,460	54,466	226,984	227,668
Not insured by FHA	2,452,840	1,674,128	362,894	75,066	1,236,168	778,712
Secured by other properties	18,520,302	8,681,188	2,052,233	264,103	6,364,852	9,839,114
Loans to domestic commercial and foreign banks	2,496,292	2,217,141	1,106,431	218,158	892,552	279,151
Loans to other financial institutions	15,785,650	13,193,609	4,210,122	1,465,489	7,517,998	2,592,041
Loans to brokers and dealers in securities	5,338,864	4,981,059	3,821,929	372,980	786,150	357,805
Other loans for purchasing or carrying securities	3,032,046	2,301,864	637,465	245,164	1,419,235	730,182
Loans to farmers (excluding loans on real estate)	7,096,802	1,661,576	19,722	40,851	1,601,003	5,435,226
Commercial and industrial loans (incl. open market paper	98,970,483	71,656,580	26,947,860	6,514,689	38,194,031	27,313,903
Other loans to individuals - total	52,377,923	22,926,496	3,916,067	1,078,423	17,932,006	29,451,427
Passenger automobile instalment loans	16,706,263	5,817,336	341,837	118,571	5,356,928	10,888,927
Credit cards and related plans:						
Retail (charge account) credit card plans	3,554,428	2,494,889	460,817	105,635	1,928,437	1,059,539
Check credit and revolving credit plans	1,209,867	830,995	191,193	19,864	619,938	378,872
Other retail consumer instalment loans:						
Mobile homes, not including travel trailers	2,854,040	982,211	2,285	23,569	956,357	1,871,829
Other retail consumer goods	3,090,514	1,139,534	124,595	106,225	908,714	1,950,980
Residential repair and modernization instalment loans	2,916,375	1,339,065	176,771	34,048	1,128,246	1,577,310
Other instalment loans for personal expenditures	7,884,631	3,039,910	821,924	146,782	2,071,204	4,844,721
Single-payment loans for personal expenditures	14,161,805	7,282,556	1,796,645	523,729	4,962,182	6,879,249
All other loans (including overdrafts)	6,793,011	4,872,629	1,385,034	367,283	3,120,312	1,920,382
TOTAL LOANS AND SECURITIES	380,474,117	215,008,172	61,059,237	16,476,588	137,472,347	165,465,945
Bank premises, furniture and fixtures, and other assets representing bank premises	7,751,661	4,336,756	895,898	329,303	3,111,555	3,414,905
Real estate owned other than bank premises	285,619	151,932	19,181	1,631	131,120	133,687
Investments in subsidiaries not consolidated	772,151	755,958	348,417	58,458	349,083	16,193
Customers' liability on acceptances outstanding	3,801,026	3,682,240	2,410,997	175,048	1,096,195	118,786
Other assets	6,700,916	4,883,382	1,833,956	356,343	2,693,083	1,817,534
TOTAL ASSETS	484,690,649	289,001,007	92,767,245	20,477,224	175,756,538	195,689,642

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	324,482,304	177,014,968	50,261,556	12,105,003	114,648,409	147,467,336
Individuals, partnerships, and corporations - demand	142,129,842	82,798,401	25,401,953	6,067,743	51,328,705	59,331,441
Individuals, partnerships, and corporations - time	171,674,113	85,517,433	18,827,369	5,826,139	60,863,925	86,156,680
Savings deposits	84,069,199	39,603,951	6,179,526	2,159,915	31,264,510	44,465,248
Deposits accumulated for payment of personal loans	535,890	124,850	0	13	124,837	411,040
Other deposits of individuals, partnerships, and corps	87,069,024	45,788,632	12,647,843	3,666,211	29,474,578	41,280,392
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,678,349	8,699,134	6,032,234	211,121	2,455,779	1,979,215
GOVERNMENT DEPOSITS - TOTAL	41,171,848	21,149,604	3,952,704	1,413,394	15,783,506	20,022,244
United States Government - demand	7,012,456	4,471,370	1,198,884	317,743	2,954,743	2,541,086
United States Government - time	467,337	319,734	68,302	2,665	248,767	147,603
States and subdivisions - demand	13,021,082	4,857,474	789,060	352,197	3,716,217	8,163,608
States and subdivisions - time	20,670,973	11,501,026	1,896,458	740,789	8,863,779	9,169,947
DOMESTIC INTERBANK DEPOSITS - TOTAL	29,496,587	26,218,337	14,381,024	1,521,989	10,315,324	3,278,250
Commercial banks in the United States - demand	26,639,662	23,911,465	13,033,978	1,437,731	9,439,756	2,728,197
Commercial banks in the United States - time	1,468,205	1,274,128	758,278	83,210	432,640	194,077
Mutual savings banks in the United States - demand	983,687	662,499	470,298	1,048	191,153	321,188
Mutual savings banks in the United States - time	405,033	370,245	118,470	0	251,775	34,788
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,995,279	7,886,026	5,114,327	595,654	2,176,045	109,253
Foreign governments, central banks, etc. - demand	742,838	738,795	592,456	16,485	129,854	4,043
Foreign governments, central banks, etc. - time	4,779,330	4,731,809	2,744,500	526,669	1,460,640	47,521
Banks in foreign countries - demand	2,359,956	2,303,104	1,716,690	51,150	535,264	56,852
Banks in foreign countries - time	113,155	112,318	60,681	1,350	50,287	837
TOTAL DEPOSITS	403,146,018	232,268,935	73,709,611	15,636,040	142,923,284	170,877,083
Demand	203,567,872	128,442,242	49,235,553	8,455,218	70,751,471	75,125,630
Time	199,578,146	103,826,693	24,474,058	7,180,822	72,171,813	95,751,453
MISCELLANEOUS LIABILITIES - TOTAL	40,296,441	31,977,111	10,955,781	2,891,675	18,129,655	8,319,330
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	19,970,442	17,769,715	4,275,914	1,985,493	11,508,308	2,200,727
Other liabilities for borrowed money	1,782,763	1,273,655	254,926	373,759	644,970	509,108
Mortgage indebtedness	498,867	339,063	84,341	5,982	248,740	159,804
Acceptances outstanding	3,880,928	3,758,109	2,478,471	175,581	1,104,057	122,819
Other liabilities	14,163,441	8,836,569	3,862,129	350,860	4,623,580	5,326,872
TOTAL LIABILITIES	443,442,459	264,246,046	84,665,392	18,527,715	161,052,939	179,196,413
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	1,097	576	0	0	576	521
RESERVES ON LOANS AND SECURITIES - TOTAL	5,283,317	3,429,905	1,241,471	312,580	1,875,854	1,853,412
Reserve for bad debt losses on loans	5,081,674	3,346,826	1,241,471	302,964	1,802,391	1,734,848
Other reserves on loans	69,367	18,543	0	2,324	16,219	50,824
Reserves on securities	132,276	64,536	0	7,292	57,244	67,740
CAPITAL ACCOUNTS - TOTAL	35,963,776	21,324,480	6,860,382	1,636,929	12,827,169	14,639,296
Capital notes and debentures	2,291,592	1,851,803	735,277	39,454	1,077,072	439,789
Equity capital - total	33,672,184	19,472,677	6,125,105	1,597,475	11,750,097	14,199,507
Preferred stock	97,537	79,641	40,524	0	39,117	17,896
Common stock	9,125,131	5,345,355	1,687,330	511,961	3,146,064	3,779,776
Surplus	15,463,268	9,451,004	3,061,415	749,320	5,640,269	6,012,264
Undivided profits	8,184,969	4,118,281	1,233,086	204,344	2,680,851	4,066,688
Reserve for contingencies and other capital reserves	801,279	478,396	102,750	131,850	243,796	322,883
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	484,690,649	289,001,007	92,767,245	20,477,224	175,756,538	195,689,642
MEMORANDA						
Demand deposits adjusted[4]	128,407,370	64,188,168	15,263,766	5,043,529	43,880,873	64,219,202
Average of total deposits for the 15 calendar days ending with call date	391,222,630	221,578,454	67,907,423	15,011,803	138,659,228	169,644,176
Average of total loans for the 15 calendar days ending with call date	250,330,936	150,066,145	45,850,570	11,213,859	93,001,716	100,264,791
Unearned discount on instalment loans included in total capital accounts	102,422	0	0	0	0	102,422
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	17.5	20.8	28.2	15.0	17.6	12.[illegible]
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.7	7.8	5.6	8.1	8.9	14.8
Other securities	13.9	12.5	9.3	14.9	14.0	16.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.9	58.1	50.9	57.5	55.3	53.7
Other assets	4.0	4.8	5.9	4.5	4.2	2.8
Total capital accounts	7.4	7.4	7.4	8.0	7.3	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.1	10.2	11.1	10.3	9.8	9.9
NUMBER OF BANKS	5,748	178	12	9	157	5,570

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,501,527	1,862,393	3,363,920	2,595,533	696,834
Currency and coin	45,613	317,904	363,517	269,504	81,632
Reserve with Federal Reserve banks (member banks)	425,900	515,995	941,895	716,785	225,110
Demand balances with banks in U.S. (except American branches of foreign banks)	118,415	343,804	462,219	326,116	88,697
Other balances with banks in United States	61,710	10,261	71,971	69,125	2,846
Balances with banks in foreign countries	14,080	16,269	30,349	15,720	14,492
Cash items in process of collection	835,809	658,160	1,493,969	1,198,283	284,057
SECURITIES - TOTAL	1,710,954	3,278,832	4,989,786	3,494,657	1,341,420
U.S. Treasury securities	540,474	890,099	1,430,573	1,080,766	293,126
Securities of other U.S. Government agencies and corps.	140,114	120,237	260,351	144,365	104,761
Obligations of States and subdivisions	1,000,710	2,186,424	3,187,134	2,196,547	917,316
Other securities	29,656	82,072	111,728	72,979	26,217
INVESTMENT SECURITIES - TOTAL	1,588,745	3,238,530	4,827,275	3,350,223	1,323,343
U.S. Treasury securities	508,362	888,160	1,396,522	1,049,056	290,785
Securities of other U.S. Government agencies and corps.	129,194	120,237	249,431	133,445	104,761
Obligations of States and subdivisions	921,533	2,148,061	3,069,594	2,094,743	901,580
Other securities	29,656	82,072	111,728	72,979	26,217
TRADING ACCOUNT SECURITIES - TOTAL	122,209	40,302	162,511	144,434	18,077
U.S. Treasury securities	32,112	1,939	34,051	31,710	2,341
Securities of other U.S. Government agencies and corps.	10,920	0	10,920	10,920	0
Obligations of States and subdivisions	79,177	38,363	117,540	101,804	15,736
Other securities	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	186,911	130,430	317,341	283,006	32,635
With domestic commercial banks	103,911	101,790	205,701	171,366	32,635
With brokers and dealers in securities	0	19,375	19,375	19,375	0
With others	83,000	9,265	92,265	92,265	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,614,259	7,559,296	11,173,555	8,283,779	2,422,752
Real estate loans - total	333,291	2,405,604	2,738,895	2,003,326	560,183
Secured by farmland	0	18,026	18,026	15,145	2,873
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,321	134,488	141,809	118,683	19,403
Guaranteed by Veterans Administration	4,241	38,325	42,566	34,055	8,147
Not insured or guaranteed by FHA or VA	49,506	1,222,750	1,272,256	902,007	256,091
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	47,632	4,608	52,240	48,129	3,207
Not insured by FHA	36,996	59,034	96,030	69,030	21,548
Secured by other properties	187,595	928,373	1,115,968	816,277	248,914
Loans to domestic commercial and foreign banks	43,584	11,141	54,725	41,339	13,386
Loans to other financial institutions	477,832	266,354	744,186	584,755	155,409
Loans to brokers and dealers in securities	28,193	16,953	45,146	30,972	14,091
Other loans for purchasing or carrying securities	23,498	12,860	36,358	30,634	4,703
Loans to farmers (excluding loans on real estate)	2,930	32,496	35,426	29,906	5,466
Commercial and industrial loans (incl. open market paper)	2,207,307	2,510,334	4,717,641	3,631,950	938,982
Other loans to individuals - total	441,326	2,122,435	2,563,761	1,748,890	681,257
Passenger automobile instalment loans	53,269	666,862	720,131	507,203	178,429
Credit cards and related plans:					
Retail (charge account) credit card plans	63,333	138,622	201,955	109,506	85,031
Check credit and revolving credit plans	46,774	44,696	91,470	74,712	14,265
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	5,373	55,557	60,930	42,967	17,869
Other retail consumer goods	6,764	74,505	81,269	61,124	17,920
Residential repair and modernization instalment loans	16,491	116,669	133,160	92,806	33,060
Other instalment loans for personal expenditures	45,146	370,048	415,194	295,968	94,855
Single-payment loans for personal expenditures	204,176	655,476	859,652	564,604	239,828
All other loans (including overdrafts)	56,298	181,119	237,417	182,007	49,275
TOTAL LOANS AND SECURITIES	5,512,124	10,968,558	16,480,682	12,061,442	3,796,807
Bank premises, furniture and fixtures, and other assets representing bank premises	127,956	259,984	387,940	293,844	83,796
Real estate owned other than bank premises	7,686	5,771	13,457	10,250	3,199
Investments in subsidiaries not consolidated	27,223	4,924	32,147	24,736	7,285
Customers' liability on acceptances outstanding	78,770	15,174	93,944	74,060	18,707
Other assets	178,747	109,859	288,606	227,074	50,675
TOTAL ASSETS	7,434,033	13,226,663	20,660,696	15,286,939	4,657,303

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
26,614,902	4,017,269	30,632,171	12,454,014	18,120,231	1,797,254	1,393,637	3,190,891	1,921,183	1,263,098
527,767	604,709	1,132,476	598,032	522,069	140,294	253,813	394,107	269,253	122,451
4,859,446	1,231,667	6,091,113	3,069,095	3,022,018	551,889	478,239	1,030,128	641,621	388,507
1,170,305	735,555	1,905,860	801,750	1,060,661	95,674	436,884	532,558	416,751	111,833
60,932	71,426	132,358	102,440	29,918	40,757	12,329	53,086	14,438	38,648
91,079	35,044	126,123	63,233	62,796	8,744	9	8,753	4,394	4,359
19,905,373	1,338,368	21,244,241	7,819,464	13,422,769	959,896	212,363	1,172,259	574,726	597,300
14,628,750	9,907,976	24,536,726	12,990,263	11,298,414	1,947,411	4,101,686	6,049,097	4,277,845	1,714,290
5,358,389	2,843,561	8,201,950	4,661,042	3,489,598	627,007	1,484,169	2,111,176	1,560,358	538,546
947,986	930,144	1,878,130	835,040	1,029,105	51,469	388,837	440,306	363,774	60,891
7,835,624	5,912,695	13,748,319	7,107,063	6,459,419	1,223,212	2,095,367	3,318,579	2,202,559	1,087,518
486,751	221,576	708,327	387,118	320,292	45,723	133,313	179,036	151,154	27,335
13,262,861	9,853,251	23,116,112	12,225,783	10,648,206	1,904,532	4,101,478	6,006,010	4,263,105	1,685,943
4,849,615	2,838,281	7,687,896	4,382,087	3,254,499	627,007	1,484,169	2,111,176	1,560,358	538,546
628,526	925,394	1,553,920	633,392	906,543	51,469	388,837	440,306	363,774	60,891
7,298,470	5,869,106	13,167,576	6,823,995	6,166,967	1,180,333	2,095,159	3,275,492	2,187,819	1,059,171
486,250	220,470	706,720	386,309	320,197	45,723	133,313	179,036	151,154	27,335
1,365,889	54,725	1,420,614	764,480	650,208	42,879	208	43,087	14,740	28,347
508,774	5,280	514,054	278,955	235,099	0	0	0	0	0
319,460	4,750	324,210	201,648	122,562	0	0	0	0	0
537,154	43,589	580,743	283,068	292,452	42,879	208	43,087	14,740	28,347
501	1,106	1,607	809	95	0	0	0	0	0
1,008,393	960,613	1,969,006	1,047,571	921,435	232,100	391,460	623,560	518,450	103,910
797,380	942,979	1,740,359	875,474	864,885	224,700	390,235	614,935	509,970	103,765
153,500	16,250	169,750	154,750	15,000	7,400	625	8,025	7,880	145
57,513	1,384	58,897	17,347	41,550	0	600	600	600	0
48,275,793	16,657,724	64,933,517	33,926,215	30,550,050	5,644,265	6,758,168	12,402,433	7,871,607	4,462,603
4,695,471	5,856,380	10,551,851	6,759,459	3,709,705	718,445	2,805,074	3,523,519	2,690,793	800,017
9,688	67,899	77,587	46,367	30,628	3,145	118,549	121,694	111,977	7,795
329,934	621,267	951,201	684,155	260,576	32,629	143,132	175,761	112,144	61,362
251,717	386,190	637,907	446,454	186,132	5,914	52,599	58,513	49,171	8,529
1,411,278	2,804,803	4,216,081	2,839,956	1,338,254	246,329	1,618,379	1,864,708	1,519,165	325,090
107,472	143,763	251,235	63,013	188,222	13,890	3,777	17,667	8,715	8,952
375,282	156,276	531,558	312,374	217,878	54,670	49,023	103,693	46,722	56,809
2,210,100	1,676,182	3,886,282	2,367,140	1,488,015	361,868	819,615	1,181,483	842,899	331,480
1,242,302	97,847	1,340,149	742,103	598,046	73,515	11,286	84,801	41,685	43,116
4,293,782	624,157	4,917,939	2,157,562	2,750,879	696,362	96,872	793,234	252,382	540,202
3,836,632	141,843	3,978,475	1,178,679	2,795,136	89,877	18,114	107,991	28,743	79,248
641,466	72,740	714,206	294,573	417,143	66,477	25,711	92,188	32,412	59,682
33,820	134,823	168,643	100,327	66,969	6,529	138,426	144,955	136,258	6,768
27,702,547	4,661,083	32,363,630	16,763,145	15,414,724	2,705,514	1,565,624	4,271,138	2,383,390	1,876,689
4,357,170	4,726,029	9,083,199	5,195,521	3,722,369	980,231	1,896,981	2,877,212	1,983,702	872,990
501,910	1,417,607	1,919,517	1,158,774	703,132	225,304	624,675	849,979	637,207	206,725
500,660	161,392	662,052	385,369	260,010	35,365	26,524	61,889	51,269	10,616
245,957	140,687	386,644	186,931	183,505	100,293	33,312	133,605	42,293	91,312
14,844	184,977	199,821	121,903	76,359	38,799	88,029	126,828	90,421	34,529
142,251	250,128	392,379	260,891	127,395	19,115	99,268	118,383	95,527	22,172
211,776	353,960	565,736	325,895	218,090	35,406	99,354	134,760	91,241	42,625
876,803	1,022,236	1,899,039	1,159,353	706,100	236,889	467,011	703,900	504,198	194,989
1,862,969	1,195,042	3,058,011	1,596,405	1,447,778	289,060	458,808	747,868	471,546	270,022
1,472,603	342,822	1,815,425	734,846	1,075,079	307,315	200,080	507,395	322,242	183,891
63,912,936	27,526,313	91,439,249	47,964,049	42,769,899	7,823,776	11,251,314	19,075,090	12,667,902	6,280,803
945,890	492,142	1,438,032	767,549	658,548	122,763	211,193	333,956	228,104	103,918
19,479	8,576	28,055	12,515	15,539	3,001	3,896	6,897	5,729	1,168
348,417	5,344	353,761	256,251	97,510	57,188	503	57,691	33,812	23,879
2,435,485	38,388	2,473,873	1,091,496	1,378,428	63,315	1,203	64,518	39,825	24,693
1,905,656	347,390	2,253,046	1,091,976	1,148,790	248,901	97,902	346,803	137,510	208,556
96,182,765	32,435,422	128,618,187	63,637,850	64,188,945	10,116,198	12,959,648	23,075,846	15,034,065	7,906,115

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,838,257	9,705,583	13,543,840	9,837,822	3,147,493
Individuals, partnerships, and corporations - demand	2,389,951	4,764,241	7,154,192	5,074,348	1,771,611
Individuals, partnerships, and corporations - time	1,358,270	4,786,979	6,145,249	4,585,140	1,323,695
Savings deposits	431,505	3,112,122	3,543,627	2,635,797	740,206
Deposits accumulated for payment of personal loans	0	957	957	957	0
Other deposits of individuals, partnerships, and corps.	926,765	1,673,900	2,600,665	1,948,386	583,489
Certified and officers' checks, letters of credit, travelers' checks, etc.	90,036	154,363	244,399	178,334	52,187
GOVERNMENT DEPOSITS - TOTAL	512,626	1,159,961	1,672,587	1,184,349	436,754
United States Government - demand	145,174	261,955	407,129	299,688	88,548
United States Government - time	3,788	1,746	5,534	5,175	259
States and subdivisions - demand	192,730	528,389	721,119	502,411	197,888
States and subdivisions - time	170,934	367,871	538,805	377,075	150,059
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,010,211	294,615	1,304,826	1,095,668	197,655
Commercial banks in the United States - demand	658,582	130,978	789,560	720,376	68,976
Commercial banks in the United States - time	42,351	4,079	46,430	33,786	12,644
Mutual savings banks in the United States - demand	93,783	138,342	232,125	166,825	54,005
Mutual savings banks in the United States - time	215,495	21,216	236,711	174,681	62,030
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	204,845	7,297	212,142	187,842	24,027
Foreign governments, central banks, etc. - demand	3,806	0	3,806	3,783	23
Foreign governments, central banks, etc. - time	130,500	0	130,500	116,500	14,000
Banks in foreign countries - demand	68,339	7,297	75,636	65,359	10,004
Banks in foreign countries - time	2,200	0	2,200	2,200	0
TOTAL DEPOSITS	5,565,939	11,167,456	16,733,395	12,305,681	3,805,929
Demand	3,642,401	5,985,565	9,627,966	7,011,124	2,243,242
Time	1,923,538	5,181,891	7,105,429	5,294,557	1,562,687
MISCELLANEOUS LIABILITIES - TOTAL	1,160,314	871,546	2,031,860	1,580,806	420,803
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	879,777	266,247	1,146,024	924,465	221,544
Other liabilities for borrowed money	20,698	43,475	64,173	55,170	9,003
Mortgage indebtedness	502	9,126	9,628	4,409	1,042
Acceptances outstanding	80,319	15,174	95,493	75,609	18,707
Other liabilities	179,018	537,524	716,542	521,153	170,507
TOTAL LIABILITIES	6,726,253	12,039,002	18,765,255	13,886,487	4,226,732
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	89,286	134,588	223,874	167,243	48,302
Reserve for bad debt losses on loans	87,901	132,079	219,980	164,068	47,995
Other reserves on loans	1,293	805	2,098	1,486	260
Reserves on securities	92	1,704	1,796	1,689	47
CAPITAL ACCOUNTS - TOTAL	618,494	1,053,073	1,671,567	1,233,209	382,269
Capital notes and debentures	50,000	37,667	87,667	46,145	40,980
Equity capital - total	568,494	1,015,406	1,583,900	1,187,064	341,289
Preferred stock	0	712	712	512	200
Common stock	117,981	249,753	367,734	267,666	86,754
Surplus	294,270	499,210	793,480	595,039	170,663
Undivided profits	130,569	260,550	391,119	293,643	83,307
Reserve for contingencies and other capital reserves	25,674	5,181	30,855	30,204	365
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,434,033	13,226,663	20,660,696	15,286,939	4,657,303
MEMORANDA					
Demand deposits adjusted[4]	2,002,836	4,934,472	6,937,308	4,792,777	1,801,661
Average of total deposits for the 15 calendar days ending with call date	5,275,974	11,145,895	16,421,869	12,052,298	3,757,018
Average of total loans for the 15 calendar days ending with call date	3,567,407	7,587,733	11,155,140	8,259,050	2,430,897
Unearned discount on instalment loans included in total capital accounts	0	4,961	4,961	4,961	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	20.2	14.1	16.3	17.0	15.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.6	7.6	8.0	7.7	8.5
Other securities	14.4	17.2	16.2	15.1	20.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.1	58.1	55.6	56.0	52.7
Other assets	5.7	3.0	3.9	4.1	3.5
Total capital accounts	8.3	8.0	8.1	8.1	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.4	10.1	10.5	10.6	10.4
NUMBER OF BANKS	4	227	231	203	25

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
52,427,194	23,381,607	75,808,801	39,691,252	35,567,860	6,427,216	10,439,772	16,866,988	11,383,569	5,371,284
26,148,550	9,411,538	35,560,088	17,984,538	17,315,088	3,218,862	3,623,289	6,842,151	4,257,039	2,551,041
20,217,905	13,518,235	33,736,140	19,277,989	14,175,344	3,079,766	6,719,878	9,799,644	7,011,053	2,711,167
7,005,199	8,867,912	15,873,111	9,942,628	5,767,731	1,234,553	3,767,231	5,001,784	3,796,408	1,161,380
0	1,228	1,228	1,221	7	0	202	202	202	0
13,212,706	4,649,095	17,861,801	9,334,140	8,407,606	1,845,213	2,952,445	4,797,658	3,214,443	1,549,787
6,060,739	451,834	6,512,573	2,428,725	4,077,428	128,588	96,605	225,193	115,477	109,076
4,453,276	4,147,011	8,600,287	4,820,703	3,662,860	566,674	835,847	1,402,521	987,740	407,364
1,241,564	411,106	1,652,670	776,964	868,304	179,968	164,731	344,699	194,669	148,949
86,689	4,993	91,682	29,192	60,634	99	1,163	1,262	1,177	85
910,508	2,034,203	2,944,711	1,832,972	1,082,482	168,860	423,005	591,865	486,521	103,065
2,214,515	1,696,709	3,911,224	2,181,575	1,651,440	217,747	246,948	464,695	305,373	155,265
14,479,875	328,662	14,808,537	4,696,586	10,108,451	837,820	54,826	892,646	389,160	503,455
13,112,620	177,661	13,290,281	3,873,690	9,415,994	719,566	46,673	766,239	348,193	418,015
761,533	10,140	771,673	545,730	225,943	72,192	1,335	73,527	16,316	57,211
485,252	129,471	614,723	209,556	402,764	41,832	6,785	48,617	24,588	24,029
120,470	11,390	131,860	67,610	63,750	4,230	33	4,263	63	4,200
5,124,039	73,450	5,197,489	2,112,974	3,084,443	137,563	156	137,719	62,621	75,098
592,456	1,544	594,000	281,126	312,874	11,326	18	11,344	6,180	5,164
2,750,500	46,521	2,797,021	1,113,966	1,683,055	70,210	0	70,210	23,321	46,889
1,718,852	25,268	1,744,120	695,275	1,048,773	53,572	118	53,690	31,145	22,545
62,231	117	62,348	22,607	39,741	2,455	20	2,475	1,975	500
76,484,384	27,930,730	104,415,114	51,321,515	52,423,614	7,969,273	11,330,601	19,299,874	12,823,090	6,357,201
50,270,541	12,642,625	62,913,166	28,082,846	34,523,707	4,522,574	4,361,224	8,883,798	5,463,812	3,381,884
26,213,843	15,288,105	41,501,948	23,238,669	17,899,907	3,446,699	6,969,377	10,416,076	7,359,278	2,975,317
11,293,661	1,771,206	13,064,867	6,708,465	6,302,154	1,172,053	483,917	1,655,970	867,202	784,783
4,381,994	400,184	4,782,178	1,980,458	2,780,563	779,683	62,775	842,458	370,460	471,898
360,546	271,991	632,537	242,796	389,741	34,495	31,539	66,034	54,037	11,997
89,343	29,598	118,941	53,728	65,213	4,424	7,009	11,433	11,077	356
2,502,959	39,406	2,542,365	1,126,624	1,411,792	64,123	1,203	65,326	40,633	24,693
3,958,819	1,030,027	4,988,846	3,304,859	1,654,845	289,328	381,391	670,719	390,995	275,839
87,778,045	29,701,936	117,479,981	58,029,980	58,725,768	9,141,326	11,814,518	20,955,844	13,690,292	7,141,984
0	0	0	0	0	0	0	0	0	0
1,295,953	335,391	1,631,344	867,670	753,872	129,006	126,897	255,903	155,070	99,624
1,295,792	328,082	1,623,874	863,745	750,340	127,906	124,797	252,703	153,559	97,957
56	3,575	3,631	1,684	1,934	1,100	814	1,914	310	1,582
105	3,734	3,839	2,241	1,598	0	1,286	1,286	1,201	85
7,108,767	2,398,095	9,506,862	4,740,200	4,709,305	845,866	1,018,233	1,864,099	1,188,703	664,507
752,377	114,734	867,111	307,567	557,544	139,999	16,463	156,462	56,463	99,999
6,356,390	2,283,361	8,639,751	4,432,633	4,151,761	705,867	1,001,770	1,707,637	1,132,240	564,508
40,524	125	40,649	40,649	0	0	908	908	908	0
1,769,758	607,184	2,376,942	1,202,384	1,163,233	140,932	235,985	376,917	239,558	134,661
3,156,665	988,472	4,145,137	2,220,056	1,901,832	411,956	478,344	890,300	576,069	308,969
1,286,693	633,365	1,920,058	845,207	1,054,368	147,005	277,156	424,161	306,571	114,661
102,750	54,215	156,965	124,337	32,328	5,974	9,377	15,351	9,134	6,217
96,182,765	32,435,422	128,618,187	63,637,850	64,188,945	10,116,198	12,959,648	23,075,846	15,034,065	7,906,115
16,010,984	10,714,990	26,725,974	15,612,728	10,816,640	2,663,144	3,937,457	6,600,601	4,346,224	2,217,620
70,487,213	27,388,662	97,875,875	49,205,327	47,999,053	7,740,869	11,161,400	18,902,269	12,593,229	6,188,483
47,790,523	16,872,467	64,662,990	33,664,919	30,537,046	5,673,058	6,807,357	12,480,415	7,892,715	4,518,269
0	3,053	3,053	2,811	242	0	9,104	9,104	9,091	13
27.7	12.4	23.8	19.6	28.2	17.8	10.8	13.8	12.8	16.0
5.7	11.6	7.2	7.9	6.5	6.7	14.5	11.1	12.8	7.6
9.5	18.9	11.9	12.5	11.1	12.5	17.2	15.2	15.7	14.1
51.2	54.3	52.0	55.0	49.0	58.1	55.2	56.4	55.8	57.8
5.9	2.7	5.1	5.1	5.1	4.9	2.4	3.5	3.0	4.6
7.4	7.4	7.4	7.4	7.3	8.4	7.9	8.1	7.9	8.4
11.0	9.4	10.5	10.1	11.0	11.0	10.1	10.5	10.3	10.9
15	328	343	244	97	6	314	320	292	25

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,876,873	1,662,789	4,539,662	3,417,304	1,122,358
Currency and coin	232,204	325,217	557,421	406,604	150,817
Reserve with Federal Reserve banks (member banks)	1,012,138	557,188	1,569,326	1,174,331	394,995
Demand balances with banks in U.S. (except American branches of foreign banks)	286,159	520,912	807,071	610,379	196,692
Other balances with banks in United States	47,987	12,295	60,282	57,832	2,450
Balances with banks in foreign countries	14,938	1,702	16,640	13,582	3,058
Cash items in process of collection	1,283,447	245,475	1,528,922	1,154,576	374,346
SECURITIES - TOTAL	5,486,382	5,119,567	10,605,949	7,936,927	2,669,022
U.S. Treasury securities	1,672,636	2,279,340	3,951,976	2,909,782	1,042,194
Securities of other U.S. Government agencies and corps.	171,970	385,405	557,375	426,600	130,775
Obligations of States and subdivisions	3,522,242	2,361,646	5,883,888	4,422,944	1,460,944
Other securities	119,534	93,176	212,710	177,601	35,109
INVESTMENT SECURITIES - TOTAL	5,159,627	5,118,635	10,278,262	7,613,885	2,664,377
U.S. Treasury securities	1,621,361	2,279,103	3,900,464	2,862,091	1,038,373
Securities of other U.S. Government agencies and corps.	148,204	385,405	533,609	403,371	130,238
Obligations of States and subdivisions	3,271,872	2,360,951	5,632,823	4,172,166	1,460,657
Other securities	118,190	93,176	211,366	176,257	35,109
TRADING ACCOUNT SECURITIES - TOTAL	326,755	932	327,687	323,042	4,645
U.S. Treasury securities	51,275	237	51,512	47,691	3,821
Securities of other U.S. Government agencies and corps.	23,766	0	23,766	23,229	537
Obligations of States and subdivisions	250,370	695	251,065	250,778	287
Other securities	1,344	0	1,344	1,344	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	652,122	379,350	1,031,472	836,787	194,685
With domestic commercial banks	568,245	374,550	942,795	748,220	194,575
With brokers and dealers in securities	82,857	4,800	87,657	87,547	110
With others	1,020	0	1,020	1,020	0
OTHER LOANS AND DISCOUNTS - TOTAL	10,020,937	7,648,849	17,669,786	12,906,253	4,763,533
Real estate loans - total	2,132,566	2,825,079	4,957,645	3,335,870	1,621,775
Secured by farmland	8,773	207,275	216,048	153,553	62,495
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	135,080	51,691	186,771	151,192	35,579
Guaranteed by Veterans Administration	106,620	27,559	134,179	110,161	24,018
Not insured or guaranteed by FHA or VA	1,002,821	1,587,529	2,590,350	1,865,741	724,609
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	28,190	8,494	36,684	31,260	5,424
Not insured by FHA	95,000	48,194	143,194	59,265	83,929
Secured by other properties	756,082	894,337	1,650,419	964,698	685,721
Loans to domestic commercial and foreign banks	82,421	2,431	84,852	75,089	9,763
Loans to other financial institutions	650,947	126,947	777,894	553,082	224,812
Loans to brokers and dealers in securities	106,237	15,193	121,430	69,148	52,282
Other loans for purchasing or carrying securities	87,705	33,101	120,806	84,588	36,218
Loans to farmers (excluding loans on real estate)	5,240	199,570	204,810	150,361	54,449
Commercial and industrial loans (incl. open market paper)	4,444,790	1,573,130	6,017,920	4,466,717	1,551,203
Other loans to individuals - total	2,057,006	2,678,845	4,735,851	3,694,102	1,041,749
Passenger automobile instalment loans	596,428	1,169,575	1,766,003	1,409,230	356,773
Credit cards and related plans:					
Retail (charge account) credit card plans	182,442	118,511	300,953	226,433	74,520
Check credit and revolving credit plans	58,421	12,493	70,914	65,724	5,190
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	120,085	117,788	237,873	199,051	38,822
Other retail consumer goods	81,041	171,402	252,443	187,889	64,554
Residential repair and modernization instalment loans	174,628	157,294	331,922	289,892	42,030
Other instalment loans for personal expenditures	300,078	407,357	707,435	558,190	149,245
Single-payment loans for personal expenditures	543,883	524,425	1,068,308	757,693	310,615
All other loans (including overdrafts)	454,025	194,553	648,578	477,296	171,282
TOTAL LOANS AND SECURITIES	16,159,441	13,147,766	29,307,207	21,679,967	7,627,240
Bank premises, furniture and fixtures, and other assets representing bank premises	260,132	244,357	504,489	376,413	128,076
Real estate owned other than bank premises	7,425	4,819	12,244	11,120	1,124
Investments in subsidiaries not consolidated	21,506	897	22,403	21,120	1,283
Customers' liability on acceptances outstanding	34,058	2,669	36,727	19,127	17,600
Other assets	251,618	106,443	358,061	260,770	97,291
TOTAL ASSETS	19,611,053	15,169,740	34,780,793	25,785,821	8,994,972

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,213,973	1,566,975	3,780,948	3,123,214	657,804	2,391,665	2,903,543	5,295,208	4,791,345	507,968
217,379	267,645	485,024	406,517	78,546	106,933	374,548	481,481	433,417	48,492
743,793	552,887	1,296,680	1,064,952	231,749	711,088	838,163	1,549,251	1,396,698	154,720
261,518	375,874	637,392	524,493	112,900	300,326	1,020,574	1,320,900	1,189,973	132,079
13,926	27,252	41,078	32,305	8,773	14,809	63,624	78,433	70,905	7,528
6,682	330	7,012	5,942	1,070	5,097	1,440	6,537	4,023	2,514
970,775	342,987	1,313,762	1,089,005	224,766	1,253,412	605,194	1,858,606	1,696,329	162,635
3,078,753	3,566,827	6,645,580	5,526,832	1,118,763	2,450,187	6,305,096	8,755,283	7,941,231	819,619
1,023,279	1,277,441	2,300,720	1,846,703	454,017	979,391	2,345,527	3,324,918	3,005,332	322,923
249,618	474,587	724,205	645,200	79,005	118,515	782,667	901,182	821,099	80,383
1,742,245	1,767,951	3,510,196	2,937,800	572,396	1,274,764	3,085,344	4,360,108	3,969,505	392,381
63,611	46,848	110,459	97,129	13,345	77,517	91,558	169,075	145,295	23,932
3,021,388	3,533,409	6,554,797	5,436,891	1,117,921	2,372,874	6,269,478	8,642,352	7,836,678	811,241
1,018,559	1,272,730	2,291,289	1,837,272	454,017	948,569	2,330,632	3,279,201	2,962,128	320,410
231,769	464,491	696,260	617,455	78,805	102,508	779,428	881,936	802,534	79,702
1,716,199	1,749,442	3,465,641	2,893,887	571,754	1,244,889	3,069,320	4,314,209	3,928,292	387,695
54,861	46,746	101,607	88,277	13,345	76,908	90,098	167,006	143,724	23,434
57,365	33,418	90,783	89,941	842	77,313	35,618	112,931	104,553	8,378
4,720	4,711	9,431	9,431	0	30,822	14,895	45,717	43,204	2,513
17,849	10,096	27,945	27,745	200	16,007	3,239	19,246	18,565	681
26,046	18,509	44,555	43,913	642	29,875	16,024	45,899	41,213	4,686
8,750	102	8,852	8,852	0	609	1,460	2,069	1,571	498
153,000	340,246	493,246	433,796	60,000	405,179	614,306	1,019,485	919,795	101,790
146,500	335,045	481,545	422,095	59,450	363,579	595,404	958,983	863,393	97,690
6,500	1,902	8,402	8,402	550	41,600	2,516	44,116	44,016	100
0	3,299	3,299	3,299	0	0	16,386	16,386	12,386	4,000
6,260,382	6,455,790	12,716,172	10,513,145	2,203,027	5,758,911	9,204,105	14,963,016	13,370,187	1,612,735
1,210,725	1,860,612	3,071,337	2,422,835	648,502	773,279	2,226,955	3,000,234	2,595,285	408,952
31,665	124,290	155,955	122,042	33,913	9,092	144,112	153,204	123,676	29,666
44,051	76,157	120,208	106,684	13,524	30,804	193,466	224,270	187,507	36,763
53,631	47,308	100,939	93,999	6,940	17,788	46,709	64,497	48,393	16,104
447,088	1,003,152	1,450,240	1,163,424	286,816	199,133	806,231	1,005,364	890,634	115,630
15,167	2,859	18,026	13,763	4,263	38,259	21,961	60,220	51,485	8,735
73,903	41,407	115,310	72,700	42,610	48,179	75,142	123,321	99,725	23,645
545,220	565,439	1,110,659	850,223	260,436	430,024	939,334	1,369,358	1,193,865	178,409
40,630	15,059	55,689	53,103	2,586	22,732	25,698	48,430	42,628	5,802
425,725	175,469	601,194	471,495	129,699	439,893	302,831	742,724	679,367	63,357
49,151	12,380	61,531	46,347	15,184	36,096	39,975	76,071	73,233	2,838
45,617	30,863	76,480	62,511	13,969	45,428	70,197	115,625	92,835	22,790
29,130	158,783	187,913	157,131	30,782	23,862	198,026	221,888	189,811	33,309
2,398,477	1,703,442	4,101,919	3,512,769	589,150	2,356,682	2,940,349	5,297,031	4,765,730	537,833
1,861,387	2,368,830	4,230,217	3,510,387	719,830	1,888,113	3,248,213	5,136,326	4,624,840	519,617
643,985	893,934	1,537,919	1,296,359	241,560	379,127	1,080,580	1,459,707	1,299,939	163,078
204,676	94,271	298,947	260,323	38,624	222,891	148,742	371,633	348,285	24,605
34,210	20,152	54,362	46,292	8,070	34,551	15,607	50,158	45,644	4,514
134,524	133,467	267,991	218,186	49,805	97,346	281,364	378,710	348,641	30,896
94,508	145,597	240,105	200,148	39,957	120,355	238,443	358,798	305,662	54,250
84,238	96,598	180,836	133,825	47,011	61,106	137,441	198,547	183,446	15,202
264,268	439,796	704,064	571,112	132,952	172,731	477,832	650,563	580,918	69,645
400,978	545,015	945,993	784,142	161,851	800,006	868,204	1,668,210	1,512,305	157,427
199,540	130,352	329,892	276,567	53,325	172,826	151,861	324,687	306,458	18,237
9,492,135	10,362,863	19,854,998	16,473,773	3,381,790	8,614,277	16,123,507	24,737,784	22,231,213	2,534,144
193,621	256,888	450,509	376,926	73,583	289,500	422,973	712,473	625,904	87,291
4,976	12,407	17,383	15,245	2,138	18,762	13,502	32,264	29,567	2,697
4,941	347	5,288	4,352	936	16,563	1,215	17,778	17,697	81
25,827	3,739	29,566	27,644	1,922	20,583	7,732	28,315	23,068	5,247
150,853	95,737	246,590	215,189	31,401	154,231	185,262	339,493	304,310	35,540
12,086,326	12,298,956	24,385,282	20,236,343	4,149,574	11,505,581	19,657,734	31,163,315	28,023,104	3,172,968

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	13,046,803	12,050,674	25,097,477	18,349,732	6,747,745
Individuals, partnerships, and corporations - demand	5,675,060	4,255,945	9,931,005	7,386,113	2,544,892
Individuals, partnerships, and corporations - time	7,165,964	7,668,513	14,834,477	10,716,344	4,118,133
Savings deposits	4,212,304	4,273,456	8,485,760	5,983,548	2,502,212
Deposits accumulated for payment of personal loans	79,407	271,002	350,409	250,831	99,578
Other deposits of individuals, partnerships, and corps.	2,874,253	3,124,055	5,998,308	4,481,965	1,516,343
Certified and officers' checks, letters of credit, travelers' checks, etc.	205,779	126,216	331,995	247,275	84,720
GOVERNMENT DEPOSITS - TOTAL	1,978,245	1,171,515	3,149,760	2,437,503	712,257
United States Government - demand	348,123	216,984	565,107	414,686	150,421
United States Government - time	1,680	1,161	2,841	2,839	2
States and subdivisions - demand	482,612	483,343	965,955	768,861	197,094
States and subdivisions - time	1,145,830	470,027	1,615,857	1,251,117	364,740
DOMESTIC INTERBANK DEPOSITS - TOTAL	768,952	62,525	831,477	679,469	152,008
Commercial banks in the United States - demand	725,418	57,167	782,585	640,846	141,739
Commercial banks in the United States - time	30,763	1,403	32,166	28,735	3,431
Mutual savings banks in the United States - demand	11,371	3,525	14,896	8,158	6,738
Mutual savings banks in the United States - time	1,400	430	1,830	1,730	100
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	106,102	839	106,941	91,338	15,603
Foreign governments, central banks, etc. - demand	591	0	591	428	163
Foreign governments, central banks, etc. - time	74,600	0	74,600	67,600	7,000
Banks in foreign countries - demand	30,911	839	31,750	23,310	8,440
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	15,900,102	13,285,553	29,185,655	21,558,042	7,627,613
Demand	7,479,865	5,144,019	12,623,884	9,489,677	3,134,207
Time	8,420,237	8,141,534	16,561,771	12,068,365	4,493,406
MISCELLANEOUS LIABILITIES - TOTAL	1,694,130	522,777	2,216,907	1,757,492	459,415
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,186,213	73,540	1,259,753	1,028,213	231,540
Other liabilities for borrowed money	18,350	6,290	24,640	10,039	14,601
Mortgage indebtedness	4,238	2,680	6,918	6,635	283
Acceptances outstanding	34,084	2,669	36,753	19,153	17,600
Other liabilities	451,245	437,598	888,843	693,452	195,391
TOTAL LIABILITIES	17,594,232	13,808,330	31,402,562	23,315,534	8,087,028
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	117	117	98	19
RESERVES ON LOANS AND SECURITIES - TOTAL	232,443	133,201	365,644	257,600	108,044
Reserve for bad debt losses on loans	200,056	120,947	321,003	241,242	79,761
Other reserves on loans	6,252	4,818	11,070	8,352	2,718
Reserves on securities	26,135	7,436	33,571	8,006	25,565
CAPITAL ACCOUNTS - TOTAL	1,784,378	1,228,092	3,012,470	2,212,589	799,881
Capital notes and debentures	48,289	18,435	66,724	54,597	12,127
Equity capital - total	1,736,089	1,209,657	2,945,746	2,157,992	787,754
Preferred stock	0	7,182	7,182	6,482	700
Common stock	409,462	321,498	730,960	535,481	195,479
Surplus	934,439	540,932	1,475,371	1,060,650	414,721
Undivided profits	342,376	327,849	670,225	500,633	169,592
Reserve for contingencies and other capital reserves	49,812	12,196	62,008	54,746	7,262
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	19,611,053	15,169,740	34,780,793	25,785,821	8,994,972
MEMORANDA					
Demand deposits adjusted[4]	5,122,877	4,624,393	9,747,270	7,279,569	2,467,701
Average of total deposits for the 15 calendar days ending with call date	15,533,389	13,168,523	28,701,912	21,193,068	7,508,844
Average of total loans for the 15 calendar days ending with call date	10,119,604	7,746,946	17,866,550	12,862,454	5,004,096
Unearned discount on instalment loans included in total capital accounts	0	2,165	2,165	2,147	18
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.7	11.0	13.1	13.3	12.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.0	17.6	12.7	12.7	13.0
Other securities	19.0	16.2	17.7	18.1	16.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.4	52.9	53.8	53.3	55.1
Other assets	2.9	2.4	2.7	2.7	2.7
Total capital accounts	9.1	8.1	8.7	8.6	8.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.8	10.9	11.4	11.3	11.7
NUMBER OF BANKS	16	454	470	332	138

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
8,483,013	9,529,868	18,012,881	14,899,551	3,113,363	6,963,335	14,187,765	21,151,100	19,041,001	2,136,900
4,430,390	4,130,856	8,561,246	7,172,882	1,388,388	3,700,149	6,518,275	10,218,424	9,244,123	988,797
3,939,525	5,306,985	9,246,510	7,552,929	1,693,590	3,191,031	7,506,430	10,697,461	9,583,372	1,126,033
2,377,460	2,959,579	5,337,039	4,326,914	1,010,134	1,380,521	3,569,171	4,949,692	4,500,521	454,559
15,279	2,259	17,538	15,347	2,191	2,090	32,454	34,544	31,582	2,962
1,546,786	2,345,147	3,891,933	3,210,668	681,265	1,808,420	3,904,805	5,713,225	5,051,269	668,512
113,098	92,027	205,125	173,740	31,385	72,155	163,060	235,215	213,506	22,070
1,025,022	958,586	1,983,608	1,677,995	305,613	1,121,253	2,260,833	3,382,086	3,049,074	335,621
268,078	147,907	415,985	327,312	88,673	173,162	229,635	402,797	366,075	37,386
12,616	9,340	21,956	19,976	1,980	1,306	6,530	7,836	7,408	428
329,518	421,784	751,302	637,784	113,518	503,592	916,539	1,420,131	1,281,556	139,448
414,810	379,555	794,365	692,923	101,442	443,193	1,108,129	1,551,322	1,394,035	158,359
522,654	146,803	669,457	544,570	124,887	1,195,749	719,309	1,915,058	1,760,243	155,057
511,751	142,541	654,292	531,721	122,571	1,108,041	647,877	1,755,918	1,623,893	132,267
3,505	2,468	5,973	5,168	805	86,368	67,550	153,918	131,837	22,081
7,398	1,665	9,063	7,552	1,511	1,290	3,507	4,797	4,088	709
0	129	129	129	0	50	375	425	425	0
90,199	1,848	92,047	78,918	13,129	54,230	6,766	60,996	45,818	15,178
47,862	151	48,013	42,335	5,678	2,236	753	2,989	2,898	91
17,894	0	17,894	14,025	3,869	18,500	0	18,500	18,500	0
24,393	1,697	26,090	22,508	3,582	22,577	5,613	28,190	24,003	4,187
50	0	50	50	0	10,917	400	11,317	417	10,900
10,120,888	10,637,105	20,757,993	17,201,034	3,556,992	9,334,567	17,174,673	26,509,240	23,896,136	2,642,756
5,732,488	4,938,628	10,671,116	8,915,834	1,755,306	5,583,202	8,485,259	14,068,461	12,760,142	1,324,955
4,388,400	5,698,477	10,086,877	8,285,200	1,801,686	3,751,365	8,689,414	12,440,779	11,135,994	1,317,801
892,321	631,505	1,523,826	1,313,856	209,971	1,125,965	838,552	1,964,517	1,714,394	250,819
464,284	211,021	675,305	569,509	105,796	660,457	272,125	932,582	811,282	121,300
34,278	11,126	45,404	44,975	429	131,136	22,462	153,598	127,780	25,818
7,196	21,218	28,414	22,655	5,759	31,088	37,873	68,961	57,228	11,733
25,827	3,739	29,566	27,644	1,922	21,587	7,732	29,319	24,072	5,247
360,736	384,401	745,137	649,073	96,065	281,697	498,360	780,057	694,032	86,721
11,013,209	11,268,610	22,281,819	18,514,890	3,766,963	10,460,532	18,013,225	28,473,757	25,610,530	2,893,575
319	0	319	319	0	0	24	24	24	0
122,016	113,134	235,150	194,145	41,005	110,438	165,317	275,755	244,080	31,896
121,211	105,483	226,694	188,526	38,168	106,216	150,798	257,014	230,380	26,855
0	2,029	2,029	322	1,707	0	6,843	6,843	4,300	2,543
805	5,622	6,427	5,297	1,130	4,222	7,676	11,898	9,400	2,498
950,782	917,212	1,867,994	1,526,989	341,606	934,611	1,479,168	2,413,779	2,168,470	247,497
77,500	13,225	90,725	77,284	13,441	67,537	34,298	101,835	95,735	6,100
873,282	903,987	1,777,269	1,449,705	328,165	867,074	1,444,870	2,311,944	2,072,735	241,397
1,597	0	1,597	1,597	0	2,700	200	2,900	2,900	0
219,606	232,555	452,161	367,080	85,331	248,865	416,297	665,162	603,465	62,697
411,455	403,212	814,667	673,373	141,544	371,557	634,161	1,005,718	898,262	108,357
224,233	251,838	476,071	384,478	91,694	184,863	362,408	547,271	484,574	62,984
16,391	16,382	32,773	23,177	9,596	59,089	31,804	90,893	83,534	7,359
12,086,326	12,298,956	24,385,282	20,236,343	4,149,574	11,505,581	19,657,734	31,163,315	28,023,104	3,172,968
3,981,884	4,305,193	8,287,077	6,967,796	1,319,296	3,048,587	7,002,553	10,051,140	9,073,845	992,667
9,886,743	10,499,108	20,385,851	16,863,147	3,522,731	9,066,935	16,921,758	25,988,693	23,427,675	2,590,614
6,274,601	6,480,813	12,755,414	10,486,150	2,269,264	5,770,215	9,236,785	15,007,000	13,315,994	1,711,002
0	7,779	7,779	5,849	1,930	0	7,671	7,671	6,441	1,230
18.3	12.7	15.5	15.4	15.9	20.8	14.8	17.0	17.1	16.0
10.3	14.1	12.3	12.1	12.8	9.1	15.8	13.4	13.4	12.6
15.1	14.9	15.0	15.2	14.1	12.2	16.3	14.7	14.9	13.2
53.1	55.3	54.2	54.1	54.5	53.6	49.9	51.3	51.0	54.0
3.1	3.0	3.1	3.2	2.7	4.3	3.2	3.6	3.6	4.1
7.9	7.5	7.7	7.5	8.2	8.1	7.5	7.7	7.7	7.8
10.7	9.7	10.2	10.0	11.2	11.4	10.3	10.7	10.7	10.6
15	345	360	270	91	20	532	552	490	63

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	6,775,705	3,828,854	10,604,559	8,287,763	2,314,202
Currency and coin	342,806	531,141	873,947	643,388	230,260
Reserve with Federal Reserve banks (member banks)	1,968,183	1,344,859	3,313,042	2,457,000	856,042
Demand balances with banks in U.S. (except American branches of foreign banks)	909,265	1,089,906	1,999,171	1,617,656	379,221
Other balances with banks in United States	212,001	38,487	250,488	219,589	30,899
Balances with banks in foreign countries	89,246	1,209	90,455	69,542	20,913
Cash items in process of collection	3,254,204	823,252	4,077,456	3,280,588	796,867
SECURITIES - TOTAL	8,832,769	11,394,743	20,227,512	14,498,875	5,720,164
U.S. Treasury securities	3,251,619	4,716,480	7,968,099	5,685,950	2,276,076
Securities of other U.S. Government agencies and corps.	427,736	1,364,521	1,792,257	1,337,211	454,546
Obligations of States and subdivisions	4,938,893	4,940,503	9,879,396	7,049,514	2,827,982
Other securities	214,521	373,239	587,760	426,200	161,560
INVESTMENT SECURITIES - TOTAL	8,251,835	11,357,945	19,609,780	14,087,601	5,513,706
U.S. Treasury securities	2,914,829	4,704,668	7,619,497	5,416,990	2,196,434
Securities of other U.S. Government agencies and corps.	364,598	1,357,123	1,721,721	1,287,259	433,962
Obligations of States and subdivisions	4,759,051	4,922,915	9,681,966	6,958,174	2,721,892
Other securities	213,357	373,239	586,596	425,178	161,418
TRADING ACCOUNT SECURITIES - TOTAL	580,934	36,798	617,732	411,274	206,458
U.S. Treasury securities	336,790	11,812	348,602	268,960	79,642
Securities of other U.S. Government agencies and corps.	63,138	7,398	70,536	49,952	20,584
Obligations of States and subdivisions	179,842	17,588	197,430	91,340	106,090
Other securities	1,164	0	1,164	1,022	142
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	1,256,574	943,717	2,200,291	1,643,769	556,122
With domestic commercial banks	1,127,875	937,553	2,065,428	1,529,868	535,160
With brokers and dealers in securities	128,699	2,900	131,599	111,537	20,062
With others	0	3,264	3,264	2,364	900
OTHER LOANS AND DISCOUNTS - TOTAL	20,277,954	17,232,388	37,510,342	28,258,595	9,238,200
Real estate loans - total	4,037,002	6,560,648	10,597,650	7,325,210	3,268,266
Secured by farmland	6,881	315,312	322,193	221,931	100,262
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	655,989	458,706	1,114,695	638,088	476,607
Guaranteed by Veterans Administration	174,226	96,476	270,702	186,078	84,624
Not insured or guaranteed by FHA or VA	1,775,070	3,677,964	5,453,034	3,917,795	1,532,198
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	64,905	9,186	74,091	70,008	4,083
Not insured by FHA	307,460	162,483	469,943	246,700	223,243
Secured by other properties	1,052,471	1,840,521	2,892,992	2,044,610	847,249
Loans to domestic commercial and foreign banks	343,899	18,046	361,945	291,654	70,291
Loans to other financial institutions	2,225,839	380,537	2,606,376	2,122,069	483,601
Loans to brokers and dealers in securities	435,612	63,773	499,385	392,503	106,882
Other loans for purchasing or carrying securities	377,489	182,166	559,655	432,603	126,742
Loans to farmers (excluding loans on real estate)	67,122	918,044	985,166	696,959	288,207
Commercial and industrial loans (incl. open market paper)	9,607,135	4,159,655	13,766,790	10,843,074	2,918,431
Other loans to individuals - total	2,505,137	4,624,947	7,130,084	5,315,170	1,812,106
Passenger automobile instalment loans	586,445	1,772,683	2,359,128	1,772,729	586,029
Credit cards and related plans:					
Retail (charge account) credit card plans	198,415	132,862	331,277	249,958	81,301
Check credit and revolving credit plans	61,895	57,575	119,470	75,590	43,751
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	96,339	313,774	410,113	306,817	103,296
Other retail consumer goods	215,330	338,728	554,058	456,442	97,567
Residential repair and modernization instalment loans	186,869	265,100	451,969	338,890	113,047
Other instalment loans for personal expenditures	308,951	591,745	900,696	676,753	223,751
Single-payment loans for personal expenditures	850,893	1,152,480	2,003,373	1,437,991	563,364
All other loans (including overdrafts)	678,719	324,572	1,003,291	839,353	163,674
TOTAL LOANS AND SECURITIES	30,367,297	29,570,848	59,938,145	44,401,239	15,514,486
Bank premises, furniture and fixtures, and other assets representing bank premises	569,945	511,731	1,081,676	785,043	296,024
Real estate owned other than bank premises	16,878	32,628	49,506	25,919	23,587
Investments in subsidiaries not consolidated	100,333	725	101,058	89,058	12,000
Customers' liability on acceptances outstanding	226,591	19,171	245,762	222,749	22,912
Other assets	555,941	316,423	872,364	679,752	192,195
TOTAL ASSETS	38,612,690	34,280,380	72,893,070	54,491,523	18,375,406

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
1,520,744	1,089,497	2,610,241	2,118,861	491,380	770,234	947,170	1,717,404	1,559,240	158,164
66,134	136,822	202,956	164,549	38,407	18,136	96,738	114,874	100,424	14,450
478,296	396,676	874,972	728,458	146,514	167,527	379,675	547,202	486,020	61,182
156,643	417,288	573,931	439,892	134,039	102,862	276,537	379,399	332,494	46,905
17,326	10,766	28,092	26,972	1,120	0	1,615	1,615	1,615	0
2,918	0	2,918	2,655	263	4,136	945	5,081	5,034	47
799,427	127,945	927,372	756,335	171,037	477,573	191,660	669,233	633,653	35,580
1,685,994	2,914,495	4,600,489	3,653,172	947,317	764,717	2,697,681	3,462,398	3,015,973	446,425
671,344	1,290,049	1,961,393	1,520,781	440,612	295,261	1,184,074	1,479,335	1,261,159	218,176
83,864	434,425	518,289	386,809	131,480	76,780	302,041	378,821	321,611	57,210
882,747	1,150,955	2,033,702	1,670,214	363,488	370,320	1,181,547	1,551,867	1,385,333	166,534
48,039	39,066	87,105	75,368	11,737	22,356	30,019	52,375	47,870	4,505
1,576,896	2,907,448	4,484,344	3,550,579	933,765	635,382	2,697,181	3,332,563	2,886,138	446,425
620,618	1,289,658	1,910,276	1,480,930	429,346	250,974	1,184,074	1,435,048	1,216,872	218,176
71,754	431,118	502,872	372,279	130,593	40,731	301,541	342,272	285,062	57,210
839,637	1,147,606	1,987,243	1,625,154	362,089	329,775	1,181,547	1,511,322	1,344,788	166,534
44,887	39,066	83,953	72,216	11,737	13,902	30,019	43,921	39,416	4,505
109,098	7,047	116,145	102,593	13,552	129,335	500	129,835	129,835	0
50,726	391	51,117	39,851	11,266	44,287	0	44,287	44,287	0
12,110	3,307	15,417	14,530	887	36,049	500	36,549	36,549	0
43,110	3,349	46,459	45,060	1,399	40,545	0	40,545	40,545	0
3,152	0	3,152	3,152	0	8,454	0	8,454	8,454	0
315,817	302,414	618,231	464,376	153,855	75,355	161,750	237,105	214,018	23,087
306,200	302,409	608,609	454,759	153,850	75,355	160,450	235,805	213,418	22,387
9,617	0	9,617	9,617	0	0	700	700	0	700
0	5	5	0	5	0	600	600	600	0
3,675,468	3,961,536	7,637,004	6,132,838	1,504,166	2,134,399	4,530,933	6,665,332	5,974,160	691,172
539,840	1,351,226	1,891,066	1,398,482	492,584	316,606	1,513,711	1,830,317	1,622,339	207,978
2,490	197,885	200,375	151,478	48,897	2,333	88,015	90,348	68,922	21,426
40,579	77,461	118,040	88,292	29,748	23,580	169,326	192,906	159,754	33,152
10,395	20,488	30,883	26,453	4,430	17,514	53,788	71,302	62,046	9,256
149,096	642,871	791,967	555,498	236,469	184,207	836,734	1,020,941	928,787	92,154
10,565	5,624	16,189	16,070	119	1,471	4,383	5,854	5,149	705
46,564	24,813	71,377	57,736	13,641	19,538	25,539	45,077	42,317	2,760
280,151	382,084	662,235	502,955	159,280	67,963	335,926	403,889	355,364	48,525
41,934	1,805	43,739	42,105	1,634	29,541	6,143	35,684	35,469	215
374,089	77,196	451,285	384,438	66,847	201,163	34,657	235,820	230,865	4,955
59,406	7,832	67,238	56,925	10,313	9,275	1,000	10,275	10,037	238
60,867	16,217	77,084	60,794	16,290	144,548	14,882	159,430	153,512	5,918
21,934	366,545	388,479	320,386	68,093	18,387	779,001	797,388	632,235	165,153
1,678,023	891,747	2,569,770	2,147,064	422,706	984,288	1,062,494	2,046,782	1,900,530	146,252
843,007	1,193,116	2,036,123	1,623,685	412,438	396,735	1,066,704	1,463,439	1,312,277	151,162
197,222	466,819	664,041	516,809	147,232	89,719	391,568	481,287	426,061	55,226
101,100	11,709	112,809	95,464	17,345	8,307	1,799	10,106	10,073	33
14,293	1,902	16,195	14,612	1,583	14,004	8,530	22,534	21,845	689
61,589	87,177	148,766	129,344	19,422	17,264	136,269	153,533	134,361	19,172
48,853	100,444	149,297	108,556	40,741	16,942	102,850	119,792	104,638	15,154
53,602	54,456	108,058	78,900	29,158	17,751	58,538	76,289	67,464	8,825
61,993	153,028	215,021	173,169	41,852	68,573	140,876	209,449	186,356	23,093
304,355	317,581	621,936	506,831	115,105	164,175	226,274	390,449	361,479	28,970
56,368	55,852	112,220	98,959	13,261	33,856	52,341	86,197	76,896	9,301
5,677,279	7,178,445	12,855,724	10,250,386	2,605,338	2,974,471	7,390,364	10,364,835	9,204,151	1,160,684
119,105	136,909	256,014	213,547	42,467	61,607	134,660	196,267	174,531	21,736
2,519	6,235	8,754	7,708	1,046	605	5,177	5,782	4,880	902
3,263	1	3,264	3,189	75	150	1	151	151	0
10,790	362	11,152	11,152	0	30,501	4,512	35,013	33,942	1,071
76,719	65,737	142,456	118,198	24,258	47,348	64,627	111,975	103,633	8,342
7,410,419	8,477,186	15,887,605	12,723,041	3,164,564	3,884,916	8,546,511	12,431,427	11,080,528	1,350,899

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	24,405,683	26,707,982	51,113,665	37,680,078	13,411,692
Individuals, partnerships, and corporations - demand	10,591,941	8,996,135	19,588,076	15,024,701	4,555,336
Individuals, partnerships, and corporations - time	12,961,291	17,366,924	30,328,215	21,671,215	8,643,965
Savings deposits	5,498,160	8,999,980	14,498,140	10,062,570	4,428,591
Deposits accumulated for payment of personal loans	13	22,783	22,796	21,106	1,690
Other deposits of individuals, partnerships, and corps.	7,463,118	8,344,161	15,807,279	11,587,539	4,213,684
Certified and officers' checks, letters of credit, travelers' checks, etc.	852,451	344,923	1,197,374	984,162	212,391
GOVERNMENT DEPOSITS - TOTAL	3,070,594	3,352,469	6,423,063	4,910,700	1,510,855
United States Government - demand	609,359	360,735	970,094	759,039	210,212
United States Government - time	3,752	2,742	6,494	6,212	282
States and subdivisions - demand	781,658	1,243,355	2,025,013	1,600,080	424,933
States and subdivisions - time	1,675,825	1,745,637	3,421,462	2,545,369	875,428
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,479,902	357,084	2,836,986	2,271,740	565,246
Commercial banks in the United States - demand	2,380,303	329,772	2,710,075	2,152,172	557,903
Commercial banks in the United States - time	98,168	22,474	120,642	116,722	3,920
Mutual savings banks in the United States - demand	1,431	4,538	5,969	2,721	3,248
Mutual savings banks in the United States - time	0	300	300	125	175
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	719,772	771	720,543	647,548	72,995
Foreign governments, central banks, etc. - demand	18,810	12	18,822	17,820	1,002
Foreign governments, central banks, etc. - time	598,344	0	598,344	549,894	48,450
Banks in foreign countries - demand	99,118	759	99,877	77,259	22,618
Banks in foreign countries - time	3,500	0	3,500	2,575	925
TOTAL DEPOSITS	30,675,951	30,418,306	61,094,257	45,510,066	15,560,788
Demand	15,335,071	11,280,229	26,615,300	20,617,954	5,987,643
Time	15,340,880	19,138,077	34,478,957	24,892,112	9,573,145
MISCELLANEOUS LIABILITIES - TOTAL	4,624,147	1,129,674	5,753,821	4,478,948	1,274,560
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	3,047,371	270,803	3,318,174	2,557,831	760,343
Other liabilities for borrowed money	497,100	32,103	529,203	418,420	110,783
Mortgage indebtedness	6,882	18,848	25,730	8,248	17,482
Acceptances outstanding	227,124	19,195	246,319	223,306	22,912
Other liabilities	845,670	788,725	1,634,395	1,271,143	363,040
TOTAL LIABILITIES	35,300,098	31,547,980	66,848,078	49,989,014	16,835,348
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	117	117	117	0
RESERVES ON LOANS AND SECURITIES - TOTAL	493,395	344,947	838,342	647,998	190,218
Reserve for bad debt losses on loans	480,401	324,467	804,868	622,225	182,517
Other reserves on loans	5,617	6,912	12,529	8,909	3,620
Reserves on securities	7,377	13,568	20,945	16,864	4,081
CAPITAL ACCOUNTS - TOTAL	2,819,197	2,387,336	5,206,533	3,854,394	1,349,840
Capital notes and debentures	177,292	64,199	241,491	162,218	79,273
Equity capital - total	2,641,905	2,323,137	4,965,042	3,692,176	1,270,567
Preferred stock	34,447	2,700	37,147	5,800	31,347
Common stock	762,208	622,781	1,384,989	1,045,952	338,027
Surplus	1,278,998	924,309	2,203,307	1,668,429	533,918
Undivided profits	431,946	698,590	1,130,536	811,254	318,953
Reserve for contingencies and other capital reserves	134,306	74,757	209,063	160,741	48,322
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	38,612,690	34,280,380	72,893,070	54,491,523	18,375,406
MEMORANDA					
Demand deposits adjusted[4]	9,091,205	9,766,470	18,857,675	14,426,155	4,422,661
Average of total deposits for the 15 calendar days ending with call date	29,536,627	30,154,287	59,690,914	44,324,526	15,343,567
Average of total loans for the 15 calendar days ending with call date	20,398,029	17,371,678	37,769,707	28,186,394	9,569,794
Unearned discount on instalment loans included in total capital accounts	0	16,544	16,544	14,396	2,148
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.5	11.2	14.5	15.2	12.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.5	17.7	12.8	12.3	14.3
Other securities	14.4	15.6	14.9	14.3	16.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.8	53.0	54.5	54.9	53.3
Other assets	3.8	2.6	3.2	3.3	3.0
Total capital accounts	7.3	7.0	7.1	7.1	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.7	9.3	9.5	9.5	9.7
NUMBER OF BANKS	25	916	941	654	285

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
4,333,476	6,591,992	10,925,468	8,650,144	2,275,324	2,210,775	6,596,703	8,807,478	7,764,011	1,043,467
2,185,689	2,758,756	4,944,445	3,939,643	1,004,802	1,110,946	2,083,342	3,194,288	2,843,388	350,900
2,098,536	3,768,578	5,867,114	4,634,773	1,232,341	1,052,750	4,444,993	5,497,743	4,815,800	681,943
886,594	1,332,804	2,219,398	1,753,554	465,844	299,927	1,222,601	1,522,528	1,339,999	182,529
0	4,154	4,154	3,843	311	72	377	449	444	5
1,211,942	2,431,620	3,643,562	2,877,376	766,186	752,751	3,222,015	3,974,766	3,475,357	499,409
49,251	64,658	113,909	75,728	38,181	47,079	68,368	115,447	104,823	10,624
496,513	827,662	1,324,175	1,098,591	225,584	410,582	871,674	1,282,256	1,143,579	138,677
111,723	105,593	217,316	175,402	41,914	194,245	158,541	352,786	331,130	21,656
335	1,644	1,979	1,484	495	296	13,347	13,643	10,553	3,090
113,501	413,888	527,389	434,448	92,941	102,705	318,983	421,688	359,828	61,860
270,954	306,537	577,491	487,257	90,234	113,336	380,803	494,139	442,068	52,071
1,091,500	111,471	1,202,971	950,104	252,867	469,777	111,400	581,177	562,932	18,245
1,060,532	103,445	1,163,977	911,803	252,174	447,227	109,774	557,001	539,169	17,832
30,968	5,659	36,627	35,934	693	14,970	1,010	15,980	15,635	345
0	2,337	2,337	2,337	0	3,030	586	3,616	3,558	58
0	30	30	30	0	4,550	30	4,580	4,570	10
18,050	13	18,063	18,035	28	9,463	436	9,899	9,814	85
87	0	87	87	0	367	0	367	367	0
4,000	0	4,000	4,000	0	0	0	0	0	0
13,138	13	13,151	13,123	28	9,096	436	9,532	9,447	85
825	0	825	825	0	0	0	0	0	0
5,939,539	7,531,138	13,470,677	10,716,874	2,753,803	3,100,597	7,580,213	10,680,810	9,480,336	1,200,474
3,533,921	3,448,690	6,982,611	5,552,571	1,430,040	1,914,695	2,740,030	4,654,725	4,191,710	463,015
2,405,618	4,082,448	6,488,066	5,164,303	1,323,763	1,185,902	4,840,183	6,026,085	5,288,626	737,459
784,498	196,621	981,119	853,894	127,225	458,707	291,435	750,142	712,265	37,877
628,333	41,543	669,876	603,583	66,293	308,077	46,378	354,455	347,095	7,360
2,828	5,562	8,390	3,188	5,202	29,966	3,555	33,521	33,216	305
1,592	4,817	6,409	4,677	1,732	10,741	4,972	15,713	15,125	588
10,790	362	11,152	11,152	0	32,147	4,512	36,659	35,588	1,071
140,955	144,337	285,292	231,294	53,998	77,776	232,018	309,794	281,241	28,553
6,724,037	7,727,759	14,451,796	11,570,768	2,881,028	3,559,304	7,871,648	11,430,952	10,192,601	1,238,351
257	0	257	257	0	0	0	0	0	0
70,961	72,365	143,326	115,247	28,079	38,501	83,295	121,796	109,168	12,628
58,386	64,165	122,551	97,414	25,137	38,501	80,571	119,072	107,537	11,535
3,760	3,886	7,646	6,768	878	0	1,177	1,177	599	578
8,815	4,314	13,129	11,065	2,064	0	1,547	1,547	1,032	515
615,164	677,062	1,292,226	1,036,769	255,457	287,111	591,568	878,679	778,759	99,920
46,885	10,265	57,150	47,416	9,734	14,100	30,326	44,426	41,894	2,532
568,279	666,797	1,235,076	989,353	245,723	273,011	561,242	834,253	736,865	97,388
0	50	50	0	50	0	518	518	0	518
123,417	153,692	277,109	221,343	55,766	88,591	164,786	253,377	222,779	30,598
275,642	266,272	541,914	433,497	108,417	90,754	212,099	302,853	264,159	38,694
153,651	225,368	379,019	305,561	73,458	93,666	166,329	259,995	234,226	25,769
15,569	21,415	36,984	28,952	8,032	0	17,510	17,510	15,701	1,809
7,410,419	8,477,186	15,887,605	12,723,041	3,164,564	3,884,916	8,546,511	12,431,427	11,080,528	1,350,899
1,562,239	3,111,707	4,673,946	3,709,031	964,915	795,650	2,280,055	3,075,705	2,687,758	387,947
5,738,376	7,404,179	13,142,555	10,496,510	2,646,045	2,863,112	8,539,404	11,402,516	10,222,345	1,180,171
3,614,708	4,030,975	7,645,683	6,045,564	1,600,119	2,085,444	4,537,439	6,622,883	5,927,363	695,520
0	6,852	6,852	5,518	1,334	0	8,015	8,015	7,045	970
20.5	12.9	16.4	16.7	15.5	19.8	11.1	13.8	14.1	11.7
9.3	20.3	15.2	14.6	17.7	7.5	17.4	14.3	13.6	20.4
13.4	14.1	13.8	14.1	12.2	12.2	14.2	13.6	13.7	12.7
53.9	50.3	52.0	51.9	52.4	56.9	54.9	55.5	55.8	52.9
2.9	2.5	2.7	2.8	2.1	3.6	2.4	2.8	2.9	2.4
8.3	8.0	8.1	8.1	8.1	7.4	6.9	7.1	7.0	7.4
11.7	11.1	11.4	11.4	11.4	10.0	9.2	9.5	9.4	10.3
15	442	457	347	110	8	481	489	379	110

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,514,914	1,861,652	3,376,566	2,981,385	392,260
Currency and coin	47,470	168,807	216,277	195,199	20,769
Reserve with Federal Reserve banks (member banks)	468,635	599,498	1,068,133	941,508	126,625
Demand balances with banks in U.S. (except American branches of foreign banks)	192,292	709,516	901,808	799,461	99,852
Other balances with banks in United States	39,091	10,546	49,637	48,607	980
Balances with banks in foreign countries	3,976	399	4,375	3,847	528
Cash items in process of collection	763,450	372,886	1,136,336	992,763	143,506
SECURITIES - TOTAL	1,378,390	3,946,170	5,324,560	4,752,586	566,172
U.S. Treasury securities	487,059	1,770,466	2,257,525	1,987,107	269,161
Securities of other U.S. Government agencies and corps.	45,540	378,958	424,498	388,863	35,335
Obligations of States and subdivisions	787,217	1,759,676	2,546,893	2,287,564	255,084
Other securities	58,574	37,070	95,644	89,052	6,592
INVESTMENT SECURITIES - TOTAL	1,305,010	3,916,595	5,221,605	4,652,190	563,613
U.S. Treasury securities	458,736	1,765,365	2,224,101	1,954,968	267,876
Securities of other U.S. Government agencies and corps.	25,497	373,905	399,402	364,232	34,870
Obligations of States and subdivisions	764,655	1,740,255	2,504,910	2,246,390	254,275
Other securities	56,122	37,070	93,192	86,600	6,592
TRADING ACCOUNT SECURITIES - TOTAL	73,380	29,575	102,955	100,396	2,559
U.S. Treasury securities	28,323	5,101	33,424	32,139	1,285
Securities of other U.S. Government agencies and corps.	20,043	5,053	25,096	24,631	465
Obligations of States and subdivisions	22,562	19,421	41,983	41,174	809
Other securities	2,452	0	2,452	2,452	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	363,252	549,027	912,279	830,577	81,702
With domestic commercial banks	312,080	545,742	857,822	816,492	41,330
With brokers and dealers in securities	51,172	744	51,916	11,544	40,372
With others	0	2,541	2,541	2,541	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,514,750	6,342,341	9,857,091	8,726,018	1,119,470
Real estate loans - total	505,938	1,137,564	1,643,502	1,473,837	168,401
Secured by farmland	5,976	152,599	158,575	136,865	21,710
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	54,028	85,585	139,613	114,033	25,580
Guaranteed by Veterans Administration	28,334	54,487	82,821	69,621	13,200
Not insured or guaranteed by FHA or VA	155,933	422,368	578,301	526,025	51,025
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	3,052	3,267	6,319	6,282	37
Not insured by FHA	24,302	21,317	45,619	43,640	1,979
Secured by other properties	234,313	397,941	632,254	577,371	54,870
Loans to domestic commercial and foreign banks	10,872	24,302	35,174	34,698	476
Loans to other financial institutions	380,703	134,609	515,312	456,760	58,320
Loans to brokers and dealers in securities	21,371	7,646	29,017	24,230	4,787
Other loans for purchasing or carrying securities	144,233	64,521	208,754	176,807	31,923
Loans to farmers (excluding loans on real estate)	185,738	1,394,323	1,580,061	1,387,731	192,317
Commercial and industrial loans (incl. open market paper)	1,305,383	1,810,765	3,116,148	2,738,027	374,371
Other loans to individuals - total	781,377	1,689,161	2,470,538	2,228,132	236,106
Passenger automobile instalment loans	149,236	731,866	881,102	800,865	77,127
Credit cards and related plans:					
Retail (charge account) credit card plans	162,596	48,258	210,854	183,307	27,547
Check credit and revolving credit plans	19,353	9,516	28,869	26,986	1,883
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	59,599	126,530	186,129	137,120	49,009
Other retail consumer goods	23,353	138,132	161,485	146,077	13,480
Residential repair and modernization instalment loans	30,762	65,671	96,433	78,715	17,631
Other instalment loans for personal expenditures	47,347	195,881	243,228	221,553	21,573
Single-payment loans for personal expenditures	289,131	373,307	662,438	633,509	27,856
All other loans (including overdrafts)	179,135	79,450	258,585	205,796	52,769
TOTAL LOANS AND SECURITIES	5,256,392	10,837,538	16,093,930	14,309,181	1,767,344
Bank premises, furniture and fixtures, and other assets representing bank premises	142,456	212,090	354,546	337,049	17,287
Real estate owned other than bank premises	3,614	10,684	14,298	13,141	1,157
Investments in subsidiaries not consolidated	4,945	886	5,831	5,816	15
Customers' liability on acceptances outstanding	12,689	8,988	21,677	19,492	2,185
Other assets	86,668	104,693	191,361	168,275	22,819
TOTAL ASSETS	7,021,678	13,036,531	20,058,209	17,834,339	2,203,067

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,428,149	2,236,252	4,664,401	4,332,372	318,100	9,776,627	1,352,561	11,129,188	9,673,038	1,456,150
57,095	216,150	273,245	243,674	28,102	613,400	190,528	803,928	693,659	110,269
684,927	617,857	1,302,784	1,202,959	99,825	4,029,894	450,841	4,480,735	4,003,588	477,147
360,900	1,000,049	1,360,949	1,238,746	110,615	684,346	275,034	959,380	823,179	136,201
90,992	55,626	146,618	143,584	2,784	273,561	54,937	328,498	320,127	8,371
7,798	3,031	10,829	9,824	1,005	33,990	6,405	40,395	33,507	6,888
1,226,437	343,539	1,569,976	1,493,585	75,769	4,141,436	374,816	4,516,252	3,798,978	717,274
2,568,705	4,136,258	6,704,963	6,113,230	564,745	14,255,679	3,080,075	17,335,754	15,329,436	2,006,318
837,954	1,535,761	2,373,715	2,127,777	242,179	5,665,159	1,151,899	6,817,058	6,124,747	692,311
85,556	536,575	622,131	565,948	52,621	1,222,762	295,854	1,518,616	1,198,948	319,668
1,581,623	1,977,260	3,558,883	3,283,764	261,102	7,130,113	1,583,623	8,713,736	7,739,818	973,918
63,572	86,662	150,234	135,741	8,843	237,645	48,699	286,344	265,923	20,421
2,338,830	4,133,083	6,471,913	5,880,475	564,450	13,556,678	3,047,211	16,603,889	14,689,162	1,914,727
715,750	1,534,766	2,250,516	2,004,578	242,179	5,027,979	1,119,035	6,147,014	5,484,473	662,541
53,831	534,519	588,350	532,167	52,621	1,178,381	295,854	1,474,235	1,198,948	275,287
1,517,473	1,977,136	3,494,609	3,219,785	260,807	7,112,673	1,583,623	8,696,296	7,739,818	956,478
51,776	86,662	138,438	123,945	8,843	237,645	48,699	286,344	265,923	20,421
229,875	3,175	233,050	232,755	295	699,001	32,864	731,865	640,274	91,591
122,204	995	123,199	123,199	0	637,180	32,864	670,044	640,274	29,770
31,725	2,056	33,781	33,781	0	44,381	0	44,381	0	44,381
64,150	124	64,274	63,979	295	17,440	0	17,440	0	17,440
11,796	0	11,796	11,796	0	0	0	0	0	0
687,189	483,965	1,171,154	1,114,524	54,230	1,282,775	167,949	1,450,724	1,267,329	183,395
613,526	474,160	1,087,686	1,031,556	53,730	1,280,775	167,949	1,448,724	1,267,329	181,395
18,760	6,225	24,985	24,985	0	0	0	0	0	0
54,903	3,580	58,483	57,983	500	2,000	0	2,000	0	2,000
5,931,892	6,668,283	12,600,175	11,412,285	1,120,469	34,491,804	6,571,899	41,063,703	35,492,549	5,571,154
678,082	1,013,522	1,691,604	1,526,296	150,317	9,848,615	1,954,820	11,803,435	10,409,255	1,394,180
8,977	128,090	137,067	122,933	14,134	163,092	60,943	224,035	200,524	23,511
37,418	55,879	93,297	77,524	13,668	2,452,082	470,271	2,922,353	2,854,660	67,693
28,575	26,903	55,478	49,413	3,752	541,100	144,593	685,693	628,787	56,906
99,040	334,406	433,446	404,804	24,796	3,990,471	552,665	4,543,136	4,168,833	374,303
6,420	7,226	13,646	13,646	0	51,887	12,520	64,407	34,171	30,236
47,750	39,822	87,572	78,175	9,397	544,484	75,662	620,146	430,101	190,045
449,902	421,196	871,098	779,801	84,570	2,105,499	638,166	2,743,665	2,092,179	651,486
26,953	21,894	48,847	44,405	4,442	258,758	43,499	302,257	264,163	38,094
646,916	196,682	843,598	795,943	47,447	2,380,358	175,730	2,556,088	2,008,141	547,947
59,080	23,268	82,348	78,956	2,192	250,129	9,828	259,957	154,616	105,341
430,099	164,610	594,709	559,531	31,401	234,437	42,314	276,751	224,501	52,250
56,063	652,509	708,572	636,556	72,016	1,210,821	462,680	1,673,501	1,527,275	146,226
2,762,738	2,514,871	5,277,609	4,777,628	464,790	13,503,696	1,920,409	15,424,105	13,188,234	2,235,871
955,356	1,945,997	2,901,353	2,567,056	324,177	5,859,651	1,890,169	7,749,820	6,808,550	941,270
221,848	919,032	1,140,880	1,015,566	121,471	2,172,843	753,726	2,926,569	2,611,624	314,945
127,154	34,380	161,534	128,028	33,506	687,950	142,469	830,419	761,717	68,702
3,462	4,289	7,751	7,738	13	197,782	30,113	227,895	159,006	68,889
67,500	121,871	189,371	172,970	14,168	268,949	225,026	493,975	451,584	42,391
62,559	153,242	215,801	176,757	38,772	308,463	138,241	446,704	405,741	40,963
38,315	68,360	106,675	96,414	9,731	428,121	103,869	531,990	413,448	118,542
82,612	269,669	352,281	312,301	38,530	574,519	309,242	883,761	807,440	76,321
351,906	375,154	727,060	657,282	67,986	1,221,024	187,483	1,408,507	1,197,990	210,517
316,605	134,930	451,535	425,914	23,687	945,339	72,450	1,017,789	907,814	109,975
9,187,786	11,288,506	20,476,292	18,640,039	1,739,444	50,030,258	9,819,923	59,850,181	52,089,314	7,760,867
274,998	273,927	548,925	511,211	35,881	1,228,783	258,051	1,486,834	1,330,284	156,550
15,619	20,212	35,831	32,839	2,791	51,368	9,780	61,148	42,089	19,059
8,414	428	8,842	8,842	0	163,015	922	163,937	147,796	16,141
22,678	4,510	27,188	26,497	510	720,953	12,338	733,291	629,040	104,251
131,722	139,299	271,021	245,754	23,044	1,094,978	184,162	1,279,140	1,121,214	157,926
12,069,366	13,963,134	26,032,500	23,797,554	2,119,770	63,065,982	11,637,737	74,703,719	65,032,775	9,670,944

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,190,709	9,320,799	13,511,508	11,998,215	1,497,075
Individuals, partnerships, and corporations - demand	2,225,580	4,167,306	6,392,886	5,661,282	722,375
Individuals, partnerships, and corporations - time	1,907,481	5,038,248	6,945,729	6,180,317	758,666
Savings deposits	755,691	1,942,963	2,698,654	2,410,962	284,557
Deposits accumulated for payment of personal loans	385	3,124	3,509	3,509	0
Other deposits of individuals, partnerships, and corps.	1,151,405	3,092,161	4,243,566	3,765,846	474,109
Certified and officers' checks, letters of credit, travelers' checks, etc.	57,648	115,245	172,893	156,616	16,034
GOVERNMENT DEPOSITS - TOTAL	619,542	1,652,847	2,272,389	2,064,533	205,630
United States Government - demand	233,852	247,145	480,997	418,553	62,046
United States Government - time	32,421	50,786	83,207	78,755	4,452
States and subdivisions - demand	151,642	635,492	787,134	719,014	67,822
States and subdivisions - time	201,627	719,424	921,051	848,211	71,310
DOMESTIC INTERBANK DEPOSITS - TOTAL	847,331	424,344	1,271,675	1,102,887	168,744
Commercial banks in the United States - demand	830,906	415,908	1,246,814	1,084,996	161,774
Commercial banks in the United States - time	16,425	7,149	23,574	16,604	6,970
Mutual savings banks in the United States - demand	0	1,064	1,064	1,064	0
Mutual savings banks in the United States - time	0	223	223	223	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	4,902	1,377	6,279	5,356	923
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	4,902	1,377	6,279	5,356	923
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	5,662,484	11,399,367	17,061,851	15,170,991	1,872,372
Demand	3,504,530	5,583,537	9,088,067	8,046,881	1,030,974
Time	2,157,954	5,815,830	7,973,784	7,124,110	841,398
MISCELLANEOUS LIABILITIES - TOTAL	716,881	475,313	1,192,194	1,061,448	130,036
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	549,035	169,870	718,905	638,297	80,608
Other liabilities for borrowed money	23,062	29,523	52,585	49,685	2,900
Mortgage indebtedness	21,658	5,995	27,653	25,337	2,316
Acceptances outstanding	12,689	9,365	22,054	19,869	2,185
Other liabilities	110,437	260,560	370,997	328,260	42,027
TOTAL LIABILITIES	6,379,365	11,874,680	18,254,045	16,232,439	2,002,408
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	225	225	225	0
RESERVES ON LOANS AND SECURITIES - TOTAL	63,556	105,438	168,994	151,049	17,878
Reserve for bad debt losses on loans	63,348	99,441	162,789	145,286	17,436
Other reserves on loans	0	2,897	2,897	2,613	284
Reserves on securities	208	3,100	3,308	3,150	158
CAPITAL ACCOUNTS - TOTAL	578,757	1,056,188	1,634,945	1,450,626	182,781
Capital notes and debentures	46,778	19,003	65,781	57,884	7,897
Equity capital - total	531,979	1,037,185	1,569,164	1,392,742	174,884
Preferred stock	0	4,851	4,851	4,851	0
Common stock	160,123	265,385	425,508	377,174	47,974
Surplus	214,261	388,481	602,742	530,176	72,076
Undivided profits	154,900	356,951	511,851	458,613	52,550
Reserve for contingencies and other capital reserves	2,695	21,517	24,212	21,928	2,284
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,021,678	13,036,531	20,058,209	17,834,339	2,203,067
MEMORANDA					
Demand deposits adjusted[4]	1,676,322	4,547,598	6,223,920	5,550,569	663,648
Average of total deposits for the 15 calendar days ending with call date	5,473,088	11,154,186	16,627,274	14,777,399	1,831,487
Average of total loans for the 15 calendar days ending with call date	3,500,985	6,328,399	9,829,384	8,671,622	1,146,198
Unearned discount on instalment loans included in total capital accounts	0	14,240	14,240	13,167	1,073
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	21.6	14.3	16.8	16.7	17.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	6.9	16.4	13.1	13.0	13.7
Other securities	12.7	13.9	13.5	13.6	12.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.2	52.9	53.7	53.6	54.5
Other assets	3.6	2.6	2.9	3.0	2.0
Total capital accounts	8.2	8.1	8.2	8.1	8.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.5	11.2	11.3	11.2	11.8
NUMBER OF BANKS	18	781	799	695	103

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
6,614,857	10,169,555	16,784,412	15,194,607	1,508,519	44,073,650	8,785,036	52,858,686	46,294,007	6,564,679
3,690,887	4,997,525	8,688,412	7,918,141	736,917	17,430,396	3,624,233	21,054,629	18,017,865	3,036,764
2,847,646	5,027,306	7,874,952	7,078,037	750,859	25,697,268	5,003,611	30,700,879	27,302,798	3,398,081
1,079,681	1,667,288	2,746,969	2,469,096	253,351	14,442,356	2,750,141	17,192,497	15,501,847	1,690,650
27,604	72,500	100,104	77,585	22,519	0	0	0	0	0
1,740,361	3,287,518	5,027,879	4,531,356	474,989	11,254,912	2,253,470	13,508,382	11,800,951	1,707,431
76,324	144,724	221,048	198,429	20,743	945,986	157,192	1,103,178	973,344	129,834
1,224,326	1,511,892	2,736,218	2,471,184	254,251	5,670,951	1,271,947	6,942,898	6,185,838	757,060
188,199	128,557	316,756	298,956	17,555	777,923	108,197	886,120	756,532	129,588
21,844	8,612	30,456	26,683	773	154,908	45,539	200,447	183,231	17,216
242,113	439,355	681,468	617,253	61,439	878,035	305,272	1,183,307	1,094,312	88,995
772,170	935,368	1,707,538	1,528,292	174,484	3,860,085	812,939	4,673,024	4,151,763	521,261
1,419,203	597,215	2,016,418	1,892,539	115,179	1,095,363	69,996	1,165,359	829,890	335,469
1,368,563	509,104	1,877,667	1,767,850	106,569	987,956	57,297	1,045,253	713,251	332,002
50,640	62,235	112,875	98,813	8,610	66,245	8,575	74,820	72,770	2,050
0	25,244	25,244	25,244	0	17,112	4,124	21,236	19,819	1,417
0	632	632	632	0	24,050	0	24,050	24,050	0
46,816	5,494	52,310	50,990	1,320	1,370,045	10,806	1,380,851	1,234,942	145,909
2,603	391	2,994	2,994	0	58,651	1,174	59,825	56,469	3,356
18,200	0	18,200	18,200	0	1,049,061	1,000	1,050,061	964,161	85,900
25,913	5,103	31,016	29,696	1,320	232,293	8,332	240,625	195,972	44,653
100	0	100	100	0	30,040	300	30,340	18,340	12,000
9,305,202	12,284,156	21,589,358	19,609,320	1,879,269	52,210,009	10,137,785	62,347,794	54,544,677	7,803,117
5,594,602	6,250,003	11,844,605	10,858,563	944,543	21,328,352	4,265,821	25,594,173	21,827,564	3,766,609
3,710,600	6,034,153	9,744,753	8,750,757	934,726	30,881,657	5,871,964	36,753,621	32,717,113	4,036,508
1,735,182	496,553	2,231,735	2,157,803	69,276	6,319,252	610,231	6,929,483	5,809,828	1,119,655
1,392,086	172,981	1,565,067	1,545,045	17,872	3,492,405	213,260	3,705,665	3,096,627	609,038
54,504	13,780	68,284	54,866	13,418	66,692	37,702	104,394	91,719	12,675
64,833	6,805	71,638	67,826	3,812	96,566	10,863	107,429	94,830	12,599
22,678	4,510	27,188	26,497	510	723,782	14,952	738,734	634,083	104,651
201,081	298,477	499,558	463,569	33,664	1,939,807	333,454	2,273,261	1,892,569	380,692
11,040,384	12,780,709	23,821,093	21,767,123	1,948,545	58,529,261	10,748,016	69,277,277	60,354,505	8,922,772
0	0	0	0	0	0	38	38	38	0
117,354	133,612	250,966	232,348	17,361	666,996	105,227	772,223	660,356	111,867
100,200	109,934	210,134	193,222	15,655	666,908	94,084	760,992	658,774	102,218
465	10,885	11,350	11,144	206	0	6,183	6,183	439	5,744
16,689	12,793	29,482	27,982	1,500	88	4,960	5,048	1,143	3,905
911,628	1,048,813	1,960,441	1,798,083	153,864	3,869,725	784,456	4,654,181	4,017,876	636,305
49,700	14,206	63,906	56,453	7,453	381,346	66,968	448,314	310,574	137,740
861,928	1,034,607	1,896,535	1,741,630	146,411	3,488,379	717,488	4,205,867	3,707,302	498,565
373	250	623	623	0	0	400	400	0	400
302,964	297,880	600,844	550,976	47,528	1,001,448	211,980	1,213,428	1,046,690	166,738
380,693	377,526	758,219	691,734	62,566	1,630,314	299,246	1,929,560	1,713,640	215,920
172,898	304,705	477,603	444,653	30,730	795,481	201,579	997,060	885,170	111,890
5,000	54,246	59,246	53,644	5,587	61,136	4,283	65,419	61,802	3,617
12,069,366	13,963,134	26,032,500	23,797,554	2,119,770	63,065,982	11,637,737	74,703,719	65,032,775	9,670,944
2,811,403	5,268,803	8,080,206	7,298,172	744,650	15,421,037	3,725,511	19,146,548	16,558,803	2,587,745
9,067,685	12,094,243	21,161,928	19,218,299	1,843,778	50,908,443	10,012,531	60,920,974	53,291,950	7,629,024
5,877,838	6,698,072	12,575,910	11,347,803	1,162,037	35,393,733	6,566,127	41,959,860	35,520,022	6,439,838
0	20,426	20,426	18,800	1,626	0	1,612	1,612	1,612	0
20.1	16.0	17.9	18.2	15.0	15.5	11.6	14.9	14.9	15.1
6.4	14.8	10.9	10.7	13.9	9.8	12.2	10.2	10.3	9.7
14.9	14.8	14.9	15.0	12.7	12.8	14.3	13.0	13.3	11.0
54.8	51.2	52.9	52.6	55.4	56.7	57.9	56.9	56.5	59.5
3.8	3.1	3.4	3.5	2.9	5.2	4.0	5.0	5.0	4.7
7.6	7.5	7.5	7.6	7.3	6.1	6.7	6.2	6.2	6.6
10.2	10.3	10.3	10.3	9.9	8.0	8.6	8.1	8.1	8.4
17	618	635	572	61	19	132	151	121	30

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	578,781	43,886	158,954	781,621
Currency and coin	66,117	6,275	30,364	102,756
Reserve with Federal Reserve banks (member banks)	240,796	12,378	0	253,174
Demand balances with banks in U.S. (except American branches of foreign banks)	137,780	17,662	115,518	270,960
Other balances with banks in United States	1,363	0	4,814	6,177
Balances with banks in foreign countries	102	0	0	102
Cash items in process of collection	132,623	7,571	8,258	148,452
INVESTMENT SECURITIES - TOTAL	1,159,499	120,976	633,953	1,914,428
U.S. Treasury securities	412,821	48,848	238,404	700,073
Securities of other U.S. Government agencies and corps	74,718	18,503	113,003	206,224
Obligations of States and subdivisions	659,081	51,385	280,238	990,704
Other securities	12,879	2,240	2,308	17,427
TRADING ACCOUNT SECURITIES	32,784	0	8,166	40,950
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	122,341	19,415	46,645	188,401
OTHER LOANS AND DISCOUNTS - TOTAL	1,926,594	181,307	796,516	2,904,417
Real estate loans - total	333,251	55,062	243,551	631,864
Secured by farmland	26,952	6,829	58,875	92,656
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	11,128	342	2,925	14,395
Guaranteed by Veterans Administration	1,631	218	546	2,395
Not insured or guaranteed by FHA or VA	139,937	23,434	114,227	277,598
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	17,680	0	0	17,680
Not insured by FHA	3,072	94	3,495	6,661
Secured by other properties	132,851	24,145	63,483	220,479
Loans to domestic commercial and foreign banks	2,952	200	761	3,913
Loans to other financial institutions	88,252	1,169	19,653	109,074
Loans to brokers and dealers in securities	5,419	350	125	5,894
Other loans for purchasing or carrying securities	9,144	639	5,188	14,971
Loans to farmers (excluding loans on real estate)	43,879	8,785	51,963	104,627
Commercial and industrial loans (incl. open market paper)	655,303	46,003	200,864	902,170
Other loans to individuals - total	709,212	68,221	260,905	1,038,338
Passenger automobile instalment loans	232,407	28,906	99,030	360,343
Credit cards and related plans:				
Retail (charge account) credit card plans	49,052	311	2,311	51,674
Check credit and revolving credit plans	2,343	58	1,188	3,589
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	52,042	2,117	11,237	65,396
Other retail consumer goods	36,292	6,083	26,413	68,788
Residential repair and modernization instalment loans	28,840	3,130	9,376	41,346
Other instalment loans for personal expenditures	100,660	9,042	39,421	149,123
Single-payment loans for personal expenditures	207,576	18,574	71,929	298,079
All other loans (including overdrafts)	79,182	878	13,506	93,566
TOTAL LOANS AND SECURITIES	3,241,218	321,698	1,485,280	5,048,196
Bank premises, furniture and fixtures, and other assets representing bank premises	68,543	10,461	29,763	108,767
Real estate owned other than bank premises	12,282	717	1,379	14,378
Investments in subsidiaries not consolidated	112	0	192	304
Customers' liabilities on acceptances outstanding	2,343	0	567	2,910
Other assets	28,479	2,188	8,165	38,832
TOTAL ASSETS	3,931,758	378,950	1,684,300	5,995,008

ALASKA				ARIZONA			
INSUPED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[9]	INSURED COMMERCIAL BANKS			
	STATE BANKS	TOTAL			STATE BANKS		TOTAL
NATIONAL	F.R. NON-MEMBERS			NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
66,492	14,959	81,451	277	330,424	139,650		470,074
11,694	1,789	13,483	79	43,715	14,633		58,348
14,846	0	14,846	0	100,567	14,691		115,258
11,979	8,788	20,767	198	26,923	61,297		88,220
5,180	1,201	6,381	0	11,162	470		11,632
260	9	269	0	1,880	660		2,540
22,533	3,172	25,705	0	146,177	47,899		194,076
187,131	49,196	236,327	1,299	664,800	311,432		976,232
39,354	13,722	53,076	1,145	193,173	59,952		253,125
27,125	11,819	38,944	0	35,974	52,199		88,173
118,570	21,500	140,070	154	427,725	189,846		617,571
2,082	2,155	4,237	0	7,928	9,435		17,363
0	0	0	0	30,842	2,862		33,704
5,350	6,100	11,450	750	0	1,900		1,900
245,803	82,061	327,864	4,055	1,983,493	820,030		2,803,523
103,166	25,404	128,570		534,656	202,107		736,763
0	975	975		4,747	1,157		5,904
21,098	5,561	26,659		273,684	68,562		342,246
5,334	2,713	8,047		79,307	21,111		100,418
46,978	10,188	57,166		77,837	45,606		123,443
359	0	359		1,796	83		1,879
2,542	1,084	3,626		3,439	1,508		4,947
26,855	4,883	31,738		93,846	64,080		157,926
1,112	0	1,112		23,134	11,269		34,403
0	998	998		108,613	64,587		173,200
0	0	0		1,671	3,084		4,755
223	243	466		8,953	816		9,769
60	1,300	1,360		198,678	30,932		229,610
81,663	37,371	119,034		547,686	236,909		784,595
58,350	16,296	74,646		529,232	255,882		785,114
16,614	6,124	22,738		195,681	75,984		271,665
4,421	0	4,421		61,066	16,991		78,057
0	0	0		14,055	3,052		17,107
15,719	5,631	21,350		77,078	43,957		121,035
9,683	733	10,416		20,200	12,261		32,461
2,291	782	3,073		29,574	18,925		48,499
6,570	2,368	8,938		101,774	26,072		127,846
3,052	658	3,710		29,804	58,640		88,444
1,229	449	1,678		30,870	14,444		45,314
438,284	137,357	575,641	6,104	2,679,135	1,136,224		3,815,359
14,154	2,152	16,306	52	68,848	30,208		99,056
1,710	643	2,353	31	531	1,617		2,148
0	0	0	0	320	398		718
1,487	0	1,487	0	81	2,316		2,397
5,911	2,187	8,098	2	49,998	16,396		66,394
528,038	157,298	685,336	6,466	3,129,337	1,326,809		4,456,146

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,831,707	279,389	1,215,713	4,326,809
Individuals, partnerships, and corporations - demand	1,293,872	110,762	496,869	1,901,503
Individuals, partnerships, and corporations - time	1,519,917	167,252	710,667	2,397,836
Savings deposits	759,988	72,860	283,335	1,116,183
Deposits accumulated for payment of personal loans	6,427	1	1,227	7,655
Other deposits of individuals, partnerships, and corps.	753,502	94,391	426,105	1,273,998
Certified and officers' checks, letters of credit, travelers' checks, etc	17,918	1,375	8,177	27,470
GOVERNMENT DEPOSITS - TOTAL	439,312	48,468	224,823	712,603
United States Government - demand	53,661	3,296	20,454	77,411
United States Government - time	1,133	24	334	1,491
States and subdivisions - demand	211,619	31,009	121,821	364,449
States and subdivisions - time	172,899	14,139	82,214	269,252
DOMESTIC INTERBANK DEPOSITS - TOTAL	136,756	4,558	51,540	192,854
Commercial banks in the United States - demand	133,371	3,358	40,023	176,752
Commercial banks in the United States - time	1,772	1,200	11,517	14,489
Mutual savings banks in the United States - demand	1,413	0	0	1,413
Mutual savings banks in the United States - time	200	0	0	200
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	822	0	0	822
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	822	0	0	822
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	3,408,597	332,415	1,492,076	5,233,088
Demand	1,712,676	149,800	687,344	2,549,820
Time	1,695,921	182,615	804,732	2,683,268
MISCELLANEOUS LIABILITIES - TOTAL	172,594	11,846	31,645	216,085
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	56,430	0	520	56,950
Other liabilities for borrowed money	3,101	0	346	3,447
Mortgage indebtedness	2,638	4,193	5,248	12,079
Acceptances outstanding	2,343	0	567	2,910
Other liabilities	108,082	7,653	24,964	140,699
TOTAL LIABILITIES	3,581,191	344,261	1,523,721	5,449,173
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	24	0	0	24
RESERVES ON LOANS AND SECURITIES - TOTAL	39,163	4,394	13,185	56,742
Reserve for bad debt losses on loans	38,541	3,304	12,348	54,193
Other reserves on loans	404	23	229	656
Reserves on securities	218	1,067	608	1,893
CAPITAL ACCOUNTS - TOTAL	311,380	30,295	147,394	489,069
Capital notes and debentures	568	500	1,509	2,577
Equity capital - total	310,812	29,795	145,885	486,492
Preferred stock	0	0	0	0
Common stock	87,363	6,662	37,021	131,046
Surplus	130,887	12,516	42,724	186,127
Undivided profits	81,782	10,410	64,621	156,813
Reserve for contingencies and other capital reserves	10,780	207	1,519	12,506
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,931,758	378,950	1,684,300	5,995,008
MEMORANDA				
Demand deposits adjusted[4]	1,393,021	135,575	618,609	2,147,205
Average of total deposits for the 15 calendar days ending with call date	3,336,463	328,228	1,483,691	5,148,382
Average of total loans for the 15 calendar days ending with call date	1,932,471	185,400	792,517	2,910,388
Unearned discount on instalment loans included in total capital accounts	1,956	725	4,393	7,074
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	14.7	11.6	9.4	13.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.4	17.8	20.9	15.1
Other securities	17.9	14.2	17.3	17.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.1	53.0	50.1	51.6
Other assets	2.8	3.5	2.4	2.8
Total capital accounts	7.9	8.0	8.8	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	10.6	10.6	11.5	10.8
NUMBER OF BANKS	89	20	164	273

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES		INSURED COMMERCIAL BANKS		
	STATE BANKS				STATE BANKS		
NATIONAL	F.R. NON-MEMBERS	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	TOTAL
299,924	83,966	383,890	4,186	2,409,207	1,008,476		3,417,683
167,419	48,527	215,946	1,743	907,785	425,866		1,333,651
127,734	33,136	160,870	2,386	1,462,285	561,454		2,023,739
87,218	23,381	110,599	1,771	679,506	235,926		915,432
0	0	0	13	0	0		0
40,516	9,755	50,271	602	782,779	325,528		1,108,307
4,771	2,303	7,074	57	39,137	21,156		60,293
175,110	57,305	232,415	1,739	267,070	135,402		402,472
6,959	864	7,823	8	21,252	7,786		29,038
4,682	47	4,729	0	36,298	24,660		60,958
33,936	7,500	41,436	463	78,669	26,208		104,877
129,533	48,894	178,427	1,268	130,851	76,748		207,599
1,521	543	2,064	0	31,027	9,378		40,405
976	97	1,073	0	31,027	9,253		40,280
75	100	175	0	0	125		125
470	346	816	0	0	0		0
0	0	0	0	0	0		0
185	0	185	0	6,883	2,036		8,919
0	0	0	0	1,174	0		1,174
0	0	0	0	1,000	0		1,000
185	0	185	0	4,709	1,636		6,345
0	0	0	0	0	400		400
476,740	141,814	618,554	5,925	2,714,187	1,155,292		3,869,479
214,716	59,637	274,353	2,271	1,083,753	491,905		1,575,658
262,024	82,177	344,201	3,654	1,630,434	663,387		2,293,821
14,770	3,285	18,055	21	190,731	81,713		272,444
1,000	0	1,000	0	102,134	15,300		117,434
122	0	122	0	3,500	11,548		15,048
93	109	202	0	1,459	4,519		5,978
1,487	0	1,487	0	81	2,419		2,500
12,068	3,176	15,244	21	83,557	47,927		131,484
491,510	145,099	636,609	5,946	2,904,918	1,237,005		4,141,923
0	0	0	0	0	0		0
5,306	1,123	6,429	68	25,777	9,326		35,103
5,183	1,123	6,306	68	25,777	9,326		35,103
0	0	0	0	0	0		0
123	0	123	0	0	0		0
31,222	11,076	42,298	452	198,642	80,478		279,120
140	418	558	0	25,318	13,350		38,668
31,082	10,658	41,740	452	173,324	67,128		240,452
0	0	0	0	0	0		0
8,850	3,612	12,462	100	37,099	20,836		57,935
12,800	4,300	17,100	100	89,604	29,237		118,841
9,132	2,246	11,378	217	46,621	16,831		63,452
300	500	800	35	0	224		224
528,038	157,298	685,336	6,466	3,129,337	1,326,809		4,456,146
184,248	55,504	239,752	2,263	885,297	426,967		1,312,264
473,818	141,670	615,488	5,978	2,664,686	1,139,891		3,804,577
244,331	85,112	329,443	4,021	1,944,680	817,549		2,762,229
0	0	0	0	231	0		231
12.6	9.5	11.9	4.3	10.6	10.5		10.5
12.6	16.2	13.4	17.7	7.3	8.5		7.7
22.8	15.0	21.1	2.4	14.9	15.2		15.0
47.6	56.0	49.5	74.3	63.4	61.9		63.0
4.4	3.2	4.1	1.3	3.8	3.8		3.8
5.9	7.0	6.2	7.0	6.3	6.1		6.3
7.4	8.6	7.7	9.0	7.6	7.1		7.5
5	5	10	1	3	10[10]		13

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	290,495	83,903	163,002	537,400	164
Currency and coin	30,673	6,159	23,021	59,853	14
Reserve with Federal Reserve banks (member banks)	77,039	14,561	0	91,600	0
Demand balances with banks in U.S. (except American branches of foreign banks)	100,284	36,308	130,549	267,141	150
Other balances with banks in United States	2,417	320	1,909	4,646	0
Balances with banks in foreign countries	0	0	0	0	0
Cash items in process of collection	80,082	26,555	7,523	114,160	0
INVESTMENT SECURITIES - TOTAL	517,420	133,273	447,076	1,097,769	405
U.S. Treasury securities	184,319	44,360	170,227	398,906	372
Securities of other U.S. Government agencies and corps	76,385	27,562	64,153	168,100	0
Obligations of States and subdivisions	249,865	59,872	208,679	518,416	0
Other securities	6,851	1,479	4,017	12,347	33
TRADING ACCOUNT SECURITIES	7,905	1,083	0	8,988	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	71,150	5,050	32,005	108,205	0
OTHER LOANS AND DISCOUNTS - TOTAL	881,758	257,754	636,483	1,775,995	85
Real estate loans - total	227,354	75,093	206,761	509,208	
Secured by farmland	42,486	9,607	75,929	128,022	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	15,313	2,780	5,396	23,489	
Guaranteed by Veterans Administration	1,457	494	1,489	3,440	
Not insured or guaranteed by FHA or VA	66,106	28,513	77,524	172,143	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	5,392	0	673	6,065	
Not insured by FHA	3,617	4,171	3,159	10,947	
Secured by other properties	92,983	29,528	42,591	165,102	
Loans to domestic commercial and foreign banks	640	575	1,898	3,113	
Loans to other financial institutions	20,402	2,840	8,665	31,907	
Loans to brokers and dealers in securities	6,367	6,361	626	13,354	
Other loans for purchasing or carrying securities	11,341	1,432	4,049	16,822	
Loans to farmers (excluding loans on real estate)	75,606	4,996	105,503	186,105	
Commercial and industrial loans (incl. open market paper)	260,243	75,600	152,680	488,523	
Other loans to individuals - total	269,561	88,090	151,381	509,032	
Passenger automobile instalment loans	113,966	33,875	72,893	220,734	
Credit cards and related plans:					
Retail (charge account) credit card plans	3,879	6,161	0	10,040	
Check credit and revolving credit plans	889	253	136	1,278	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	11,840	2,055	9,235	23,130	
Other retail consumer goods	23,660	14,542	12,706	50,908	
Residential repair and modernization instalment loans	10,695	5,168	5,813	21,676	
Other instalment loans for personal expenditures	36,013	4,194	21,423	61,630	
Single-payment loans for personal expenditures	68,619	21,842	29,175	119,636	
All other loans (including overdrafts)	10,244	2,767	4,920	17,931	
TOTAL LOANS AND SECURITIES	1,478,233	397,160	1,115,564	2,990,957	490
Bank premises, furniture and fixtures, and other assets representing bank premises	46,668	12,811	16,680	76,159	2
Real estate owned other than bank premises	1,185	495	726	2,406	0
Investments in subsidiaries not consolidated	150	0	0	150	0
Customers' liabilities on acceptances outstanding	223	0	220	443	0
Other assets	14,308	4,374	4,039	22,721	6
TOTAL ASSETS	1,831,262	498,743	1,300,231	3,630,236	662

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
7,572,818	1,234,536	488,877	9,296,231	2,236	610,104	94,455	104,436	808,995	4,645
470,502	81,165	52,716	604,383	0	41,495	5,465	12,990	59,950	0
3,312,247	403,715	0	3,715,962	0	196,858	38,827	0	235,685	0
641,583	109,300	270,109	1,020,992	2,236	138,021	29,653	82,473	250,147	4,645
264,100	1,450	45,859	311,409	0	3,208	0	1,718	4,926	0
20,969	6,836	60,513	88,318	0	699	28	0	727	0
2,863,417	632,070	59,680	3,555,167	0	229,823	20,482	7,255	257,560	0
10,970,043	1,540,538	1,395,249	13,905,830	6,333	818,095	108,473	320,935	1,247,503	5,997
4,273,989	454,472	408,270	5,136,731	1,133	310,363	62,164	155,141	527,668	2,072
964,877	266,157	329,235	1,560,269	1,318	80,903	2,477	23,454	106,834	0
5,525,943	802,410	611,073	6,939,426	2,932	410,311	42,727	140,963	594,001	112
205,234	17,499	46,671	269,404	950	16,518	1,105	1,377	19,000	3,813
431,294	88,690	2,715	522,699	0	14,211	0	0	14,211	0
920,065	134,750	121,100	1,175,915	0	138,815	4,847	26,515	170,177	0
26,082,004	4,824,969	2,894,459	33,801,432	2,357	2,086,871	291,721	497,899	2,876,491	78,766
7,875,397	1,223,208	1,003,658	10,102,263	0	419,339	42,047	98,267	559,653	1,598
159,166	17,489	37,259	213,914	0	14,790	3,046	5,397	23,233	0
2,129,881	46,786	85,460	2,262,127	0	35,370	4,477	1,428	41,275	0
472,143	51,791	26,006	549,940	0	41,316	4,927	1,813	48,056	0
3,365,656	326,803	388,274	4,080,733	0	170,022	11,662	43,588	225,272	1,598
19,076	30,236	343	49,655	0	1,317	0	0	1,317	0
362,140	186,201	82,468	630,809	0	10,782	1,423	1,224	13,429	0
1,367,335	563,902	383,348	2,315,085	0	145,742	16,512	44,817	207,071	0
214,936	38,094	35,575	288,605	0	11,018	113	938	12,069	0
1,530,887	530,203	66,144	2,127,234	0	146,962	3,241	7,465	157,668	0
138,842	105,082	1,084	245,008	0	2,460	0	208	2,668	0
162,856	47,807	12,578	223,241	0	11,331	14,652	3,141	29,124	0
856,154	89,553	53,484	999,191	0	241,993	46,543	59,653	348,189	0
9,880,286	1,943,440	960,483	12,784,209	0	614,165	70,792	146,062	831,019	144
4,654,363	748,250	737,768	6,140,381	0	599,099	92,694	177,954	869,747	77,024
1,793,138	249,361	344,579	2,387,078	0	207,928	19,568	78,885	306,381	25,799
543,799	56,890	17,409	618,098	0	62,473	10,173	4,399	77,045	0
126,196	59,037	18,179	203,412	0	10,091	1,327	2,147	13,565	0
221,353	23,571	27,140	272,064	0	41,941	38,670	9,726	90,337	0
275,828	23,003	56,702	355,533	0	33,218	3,059	13,985	50,262	8,001
289,934	104,863	50,135	444,932	0	17,858	8,474	7,258	33,590	2,828
491,414	52,192	101,096	644,702	0	51,366	6,445	22,334	80,145	33,388
912,701	179,333	122,528	1,214,562	0	174,224	4,978	39,220	218,422	7,008
768,283	99,332	23,685	891,300	2,357	40,504	21,639	4,211	66,354	0
38,403,406	6,588,947	4,413,523	49,405,876	8,690	3,057,992	405,041	845,349	4,308,382	84,763
920,826	126,623	111,088	1,158,537	188	99,590	6,292	15,460	121,342	926
16,600	17,941	8,628	43,169	1	3,650	179	2,314	6,143	1,166
134,436	16,141	2,200	152,777	0	120	0	0	120	0
535,462	104,150	35,616	675,228	0	5,083	3	33	5,119	0
903,896	144,195	75,080	1,123,171	2,110	47,792	5,843	8,619	62,254	1,245
48,487,444	8,232,533	5,135,012	61,854,989	13,225	3,824,331	511,813	976,211	5,312,355	92,745

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,354,310	351,320	1,043,651	2,749,281	505
Individuals, partnerships, and corporations - demand	656,243	157,568	476,072	1,289,883	505
Individuals, partnerships, and corporations - time	688,470	189,857	561,564	1,439,891	0
Savings deposits	306,518	94,355	220,988	621,861	0
Deposits accumulated for payment of personal loans	3,736	0	37	3,773	0
Other deposits of individuals, partnerships, and corps.	378,216	95,502	340,539	814,257	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	9,597	3,895	6,015	19,507	0
GOVERNMENT DEPOSITS - TOTAL	158,988	38,558	110,649	308,195	8
United States Government - demand	23,984	3,862	12,297	40,143	0
United States Government - time	111	31	574	716	0
States and subdivisions - demand	72,048	21,163	51,100	144,311	8
States and subdivisions - time	62,845	13,502	46,678	123,025	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	92,650	42,875	6,692	142,217	0
Commercial banks in the United States - demand	91,299	42,542	6,593	140,434	0
Commercial banks in the United States - time	1,351	333	99	1,783	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	0	0	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,605,948	432,753	1,160,992	3,199,693	513
Demand	853,171	229,030	552,077	1,634,278	513
Time	752,777	203,723	608,915	1,565,415	0
MISCELLANEOUS LIABILITIES - TOTAL	59,456	23,968	16,311	99,735	7
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	30,180	13,375	3,700	47,255	0
Other liabilities for borrowed money	127	0	685	812	0
Mortgage indebtedness	137	555	0	692	0
Acceptances outstanding	223	0	220	443	0
Other liabilities	28,789	10,038	11,706	50,533	7
TOTAL LIABILITIES	1,665,404	456,721	1,177,303	3,299,428	520
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	14,492	4,059	9,463	28,014	2
Reserve for bad debt losses on loans	13,327	4,003	9,044	26,374	2
Other reserves on loans	625	0	208	833	0
Reserves on securities	540	56	211	807	0
CAPITAL ACCOUNTS - TOTAL	151,366	37,963	113,465	302,794	140
Capital notes and debentures	8,173	7,964	2,032	18,169	0
Equity capital - total	143,193	29,999	111,433	284,625	140
Preferred stock	0	0	1,157	1,157	0
Common stock	37,504	8,475	27,125	73,104	55
Surplus	57,560	10,750	40,448	108,758	46
Undivided profits	44,275	10,355	40,693	95,323	39
Reserve for contingencies and other capital reserves	3,854	419	2,010	6,283	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,831,262	498,743	1,300,231	3,630,236	662
MEMORANDA					
Demand deposits adjusted[4]	657,806	156,071	525,664	1,339,541	513
Average of total deposits for the 15 calendar days ending with call date	1,580,187	422,440	1,143,140	3,145,767	510
Average of total loans for the 15 calendar days ending with call date	880,336	261,221	647,321	1,788,878	84
Unearned discount on instalment loans included in total capital accounts	884	450	2,820	4,154	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.9	16.8	12.5	14.8	24.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.2	14.4	18.0	15.6	56.2
Other securities	14.5	12.5	16.4	14.9	5.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.0	52.7	51.4	51.9	12.8
Other assets	3.4	3.5	1.7	2.8	1.2
Total capital accounts	8.3	7.6	8.7	8.3	21.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.2	10.2	11.7	11.2	111.1
NUMBER OF BANKS	69	12	170	251	2

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
34,114,710	5,489,192	3,816,862	43,420,764	0	2,685,417	340,175	709,537	3,735,129	38,170
13,079,963	2,568,097	1,511,536	17,159,596	0	1,269,704	149,891	343,191	1,762,786	231
20,230,331	2,807,864	2,226,036	25,264,231	0	1,377,011	185,652	354,702	1,917,365	37,939
11,498,530	1,369,889	1,259,036	14,127,455	0	724,444	82,986	209,826	1,017,256	15,600
0	0	69	69	0	5	0	121	126	0
8,731,801	1,437,975	966,931	11,136,707	0	652,562	102,666	144,755	899,983	22,339
804,416	113,231	79,290	996,937	0	38,702	4,632	11,644	54,978	0
4,541,340	617,208	484,121	5,642,669	0	447,871	40,128	152,204	640,203	0
596,809	118,278	57,310	772,397	0	111,852	7,465	16,376	135,693	0
124,615	13,018	470	138,103	0	4,169	56	397	4,622	0
525,215	48,457	25,565	599,237	0	98,216	7,829	36,057	142,102	0
3,294,701	437,455	400,776	4,132,932	0	233,634	24,778	99,374	357,786	0
634,448	306,626	58,357	999,431	0	165,455	36,545	1,964	203,964	0
542,232	304,881	48,336	895,449	0	163,495	31,325	1,964	196,784	0
66,542	1,650	10,010	78,202	0	1,824	5,220	0	7,044	0
1,674	95	11	1,780	0	116	0	0	116	0
24,000	0	0	24,000	0	20	0	0	20	0
1,165,091	145,889	89,264	1,400,244	0	488	0	0	488	0
53,100	3,356	18,890	75,346	0	0	0	0	0	0
945,511	85,900	29,999	1,061,410	0	0	0	0	0	0
156,175	44,633	21,670	222,478	0	488	0	0	488	0
10,305	12,000	18,705	41,010	0	0	0	0	0	0
40,455,589	6,558,915	4,448,604	51,463,108	0	3,299,231	416,848	863,705	4,579,784	38,170
15,759,584	3,201,028	1,762,608	20,723,220	0	1,682,573	201,142	409,232	2,292,947	231
24,696,005	3,357,887	2,685,996	30,739,888	0	1,616,658	215,706	454,473	2,286,837	37,939
4,625,991	1,041,322	242,576	5,909,889	716	217,907	50,660	27,770	296,337	34,052
2,455,613	561,688	51,172	3,068,473	0	83,458	27,200	2,800	113,458	0
42,883	12,675	7,779	63,337	0	29,534	2,000	600	32,134	15,561
88,609	10,692	10,650	109,951	0	21,669	2,242	3,250	27,161	314
540,505	104,550	35,653	680,708	0	5,460	3	33	5,496	0
1,498,381	351,717	137,322	1,987,420	716	77,786	19,215	21,087	118,088	18,177
45,081,580	7,600,237	4,691,180	57,372,997	716	3,517,138	467,508	891,475	4,876,121	72,222
0	0	47	47	0	33	0	96	129	0
507,396	99,098	42,575	649,069	0	34,293	4,817	7,481	46,591	0
506,826	89,504	36,624	632,954	0	34,120	4,815	7,438	46,373	0
424	5,737	3,024	9,185	0	159	2	34	195	0
146	3,857	2,927	6,930	0	14	0	9	23	0
2,898,468	533,198	401,210	3,832,876	12,509	272,867	39,488	77,159	389,514	20,523
258,616	129,000	43,828	431,444	0	10,234	5,847	2,200	18,281	0
2,639,852	404,198	357,382	3,401,432	12,509	262,633	33,641	74,959	371,233	20,523
0	0	250	250	0	350	0	0	350	0
738,958	138,554	126,279	1,003,791	3,500	77,542	8,860	24,940	111,342	6,313
1,240,198	174,827	154,977	1,570,002	3,618	112,471	13,897	27,674	154,042	4,145
609,887	87,342	69,803	767,032	5,231	71,382	10,823	20,917	103,122	10,065
50,809	3,475	6,073	60,357	160	888	61	1,428	2,377	0
48,487,444	8,232,533	5,135,012	61,854,989	13,225	3,824,331	511,813	976,211	5,312,355	92,745
11,757,126	2,145,799	1,597,282	15,500,207	0	1,177,403	141,870	383,637	1,702,910	231
39,408,234	6,390,468	4,370,580	50,169,282	0	3,230,262	417,424	853,825	4,501,511	36,569
26,146,975	5,646,585	2,978,277	34,771,837	2,337	2,079,206	292,359	503,264	2,874,829	75,350
703	0	871	1,574	0	2,219	175	2,879	5,273	0
15.6	15.0	9.5	15.0	16.9	16.0	18.5	10.7	15.2	5.0
10.8	8.8	14.4	10.8	18.5	10.2	12.6	18.3	11.9	2.2
12.7	11.0	12.9	12.5	29.4	11.5	8.6	14.6	11.8	4.2
55.7	60.2	58.7	56.5	17.8	58.2	57.9	53.7	57.4	84.9
5.2	5.0	4.5	5.1	17.4	4.1	2.4	2.7	3.7	3.6
6.0	6.5	7.8	6.2	94.6	7.1	7.7	7.9	7.3	22.1
7.9	8.1	9.5	8.1	126.9	9.4	11.1	10.8	9.8	23.9
59	9	76	144	8	121	17	94	232	43

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	545,952	218,905	122,570	887,427	237
Currency and coin	70,691	32,298	22,991	125,980	69
Reserve with Federal Reserve banks (member banks)	124,833	46,409	0	171,242	0
Demand balances with banks in U.S. (except American branches of foreign banks)	90,176	25,846	86,578	202,600	49
Other balances with banks in United States	45,731	701	3,545	49,977	30
Balances with banks in foreign countries	1,423	12,472	135	14,030	0
Cash items in process of collection	213,098	101,179	9,321	323,598	89
INVESTMENT SECURITIES - TOTAL	704,391	395,559	320,115	1,420,065	507
U.S. Treasury securities	132,070	76,091	114,151	322,312	312
Securities of other U.S. Government agencies and corps	33,434	9,899	17,968	61,301	0
Obligations of States and subdivisions	513,812	295,413	165,045	974,270	178
Other securities	25,075	14,156	22,951	62,182	17
TRADING ACCOUNT SECURITIES	3,731	17,396	0	21,127	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	46,295	4,885	46,895	98,075	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,857,081	834,804	821,294	3,513,179	1,868
Real estate loans - total	637,479	232,135	365,433	1,235,047	
Secured by farmland	855	686	423	1,964	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	18,955	12,312	5,456	36,723	
Guaranteed by Veterans Administration	9,832	2,641	1,368	13,841	
Not insured or guaranteed by FHA or VA	381,352	134,626	258,880	774,858	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	8,718	0	1,178	9,896	
Not insured by FHA	19,007	1,148	10,198	30,353	
Secured by other properties	198,760	80,722	87,930	367,412	
Loans to domestic commercial and foreign banks	1,959	3,419	889	6,267	
Loans to other financial institutions	100,259	50,815	3,860	154,934	
Loans to brokers and dealers in securities	18,955	4,180	2,250	25,385	
Other loans for purchasing or carrying securities	3,510	2,294	2,362	8,166	
Loans to farmers (excluding loans on real estate)	4,370	3,001	527	7,898	
Commercial and industrial loans (incl. open market paper)	548,352	250,716	200,424	999,492	
Other loans to individuals - total	489,421	261,323	237,697	988,441	
Passenger automobile instalment loans	115,282	69,390	53,673	238,345	
Credit cards and related plans:					
Retail (charge account) credit card plans	36,998	28,773	6,069	71,840	
Check credit and revolving credit plans	6,185	535	2,824	9,544	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	4,206	3,087	312	7,605	
Other retail consumer goods	11,163	4,436	8,519	24,118	
Residential repair and modernization instalment loans	29,246	10,248	12,314	51,808	
Other instalment loans for personal expenditures	90,478	38,748	50,743	179,969	
Single-payment loans for personal expenditures	195,863	106,106	103,243	405,212	
All other loans (including overdrafts)	52,776	26,921	7,852	87,549	
TOTAL LOANS AND SECURITIES	2,611,498	1,252,644	1,188,304	5,052,446	2,375
Bank premises, furniture and fixtures, and other assets representing bank premises	77,856	23,626	24,565	126,047	45
Real estate owned other than bank premises	658	88	602	1,348	0
Investments in subsidiaries not consolidated	411	0	0	411	0
Customers' liabilities on acceptances outstanding	1,047	7,894	1,602	10,543	0
Other assets	23,711	13,330	14,401	51,442	9
TOTAL ASSETS	3,261,133	1,516,487	1,352,044	6,129,664	2,666

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
4,252	238,704		242,956	454,501	179,409		633,910
1,117	26,779		27,896	37,015	16,591		53,606
1,171	72,028		73,199	196,980	42,303		239,283
1,067	82,137		83,204	92,779	27,453		120,232
0	33,039		33,039	19,269	0		19,269
0	0		0	1,775	755		2,530
897	24,721		25,618	106,683	92,307		198,990
11,481	494,956		506,437	641,771	312,623		954,394
7,942	193,979		201,921	302,619	167,594		470,213
1,940	33,923		35,863	41,297	12,397		53,694
1,473	254,931		256,404	284,921	124,622		409,543
126	12,123		12,249	12,934	8,010		20,944
0	0		0	0	0		0
2,700	38,850		41,550	20,460	7,300		27,760
20,653	754,933		775,586	1,146,034	515,167		1,661,201
12,086	253,473		265,559	334,244	167,661		501,905
1,050	15,246		16,296	571	629		1,200
322	6,268		6,590	9,198	1,589		10,787
174	1,003		1,177	14,912	3,161		18,073
8,848	138,922		147,770	125,229	43,953		169,182
0	0		0	6,860	4,261		11,121
0	11,480		11,480	22,171	28,549		50,720
1,692	80,554		82,246	155,303	85,519		240,822
940	25		965	4,642	1,971		6,613
0	13,522		13,522	155,378	92,091		247,469
0	22,424		22,424	10,183	6,730		16,913
0	8,892		8,892	4,536	3,660		8,196
392	4,133		4,525	0	0		0
2,255	175,974		178,229	336,334	93,382		429,716
4,585	265,412		269,997	263,901	135,619		399,520
1,434	74,708		76,142	73,355	23,039		96,394
0	13,915		13,915	43,792	0		43,792
0	11,754		11,754	1,179	0		1,179
182	28,228		28,410	223	8,751		8,974
88	6,514		6,602	14,260	6,895		21,155
270	8,999		9,269	8,121	16,156		24,277
1,862	43,297		45,159	33,137	32,309		65,446
749	77,997		78,746	89,834	48,469		138,303
395	11,078		11,473	36,816	14,053		50,869
34,834	1,288,739		1,323,573	1,808,265	835,090		2,643,355
682	26,901		27,583	27,516	10,521		38,037
15	400		415	2,136	86		2,222
0	5		5	0	0		0
0	0		0	1,539	1,051		2,590
206	14,269		14,475	22,409	8,266		30,675
39,989	1,569,018		1,609,007	2,316,366	1,034,423		3,350,789

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,390,647	1,006,418	1,095,441	4,492,506	2,264
Individuals, partnerships, and corporations - demand	1,183,001	563,082	496,020	2,242,103	1,900
Individuals, partnerships, and corporations - time	1,174,912	434,812	582,128	2,191,852	263
Savings deposits	718,378	235,309	428,208	1,381,895	263
Deposits accumulated for payment of personal loans	52	0	15	67	0
Other deposits of individuals, partnerships, and corps.	456,482	199,503	153,905	809,890	0
Certified and officers' checks, letters of credit, travelers' checks, etc	32,734	8,524	17,293	58,551	101
GOVERNMENT DEPOSITS - TOTAL	302,974	211,083	73,072	587,129	2
United States Government - demand	70,148	27,218	26,692	124,058	0
United States Government - time	37	0	0	37	0
States and subdivisions - demand	127,849	82,977	33,932	244,758	2
States and subdivisions - time	104,940	100,888	12,448	218,276	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	88,075	51,286	13,107	152,468	0
Commercial banks in the United States - demand	57,784	34,403	519	92,706	0
Commercial banks in the United States - time	3,335	43	0	3,378	0
Mutual savings banks in the United States - demand	26,056	16,840	12,588	55,484	0
Mutual savings banks in the United States - time	900	0	0	900	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	4,671	16	268	4,955	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	4,671	16	268	4,955	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,786,367	1,268,803	1,181,888	5,237,058	2,266
Demand	1,502,243	733,060	587,312	2,822,615	2,003
Time	1,284,124	535,743	594,576	2,414,443	263
MISCELLANEOUS LIABILITIES - TOTAL	203,123	103,897	45,900	352,920	8
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	80,280	45,444	75	125,799	0
Other liabilities for borrowed money	8,121	0	386	8,507	0
Mortgage indebtedness	207	1,042	6,548	7,797	0
Acceptances outstanding	1,047	7,894	1,602	10,543	0
Other liabilities	113,468	49,517	37,289	200,274	8
TOTAL LIABILITIES	2,989,490	1,372,700	1,227,788	5,589,978	2,274
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	32,291	16,683	14,837	63,811	0
Reserve for bad debt losses on loans	32,082	16,683	14,111	62,876	0
Other reserves on loans	66	0	408	474	0
Reserves on securities	143	0	318	461	0
CAPITAL ACCOUNTS - TOTAL	239,352	127,104	109,419	475,875	392
Capital notes and debentures	11,750	16,750	793	29,293	0
Equity capital - total	227,602	110,354	108,626	446,582	392
Preferred stock	0	0	0	0	0
Common stock	57,729	26,946	23,204	107,879	200
Surplus	126,669	57,525	61,766	245,960	99
Undivided profits	43,097	25,883	23,271	92,251	57
Reserve for contingencies and other capital reserves	107	0	385	492	36
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,261,133	1,516,487	1,352,044	6,129,664	2,666
MEMORANDA					
Demand deposits adjusted[4]	1,161,213	570,260	550,780	2,282,253	1,914
Average of total deposits for the 15 calendar days ending with call date	2,814,675	1,273,862	1,171,532	5,260,069	2,269
Average of total loans for the 15 calendar days ending with call date	1,874,479	826,444	832,086	3,533,009	1,818
Unearned discount on instalment loans included in total capital accounts	138	0	500	638	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.7	14.4	9.1	14.5	8.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	5.1	5.7	9.8	6.3	11.7
Other securities	16.6	21.6	13.9	17.3	7.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.4	55.4	64.2	58.9	70.1
Other assets	3.2	3.0	3.0	3.1	2.0
Total capital accounts	7.3	8.4	8.1	7.8	14.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.3	10.4	9.8	9.7	18.5
NUMBER OF BANKS	26	3	29	58	2

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
35,395	1,180,771		1,216,166	1,879,013	836,883		2,715,896
13,279	642,339		655,618	1,040,632	470,132		1,510,764
21,785	529,489		551,274	793,341	355,437		1,148,778
18,704	257,874		276,578	407,411	197,280		604,691
0	201		201	13,861	13,560		27,421
3,081	271,414		274,495	372,069	144,597		516,666
331	8,943		9,274	45,040	11,314		56,354
799	172,379		173,178	38,375	42,863		81,238
629	72,733		73,362	33,502	42,283		75,785
0	85		85	3,698	500		4,198
144	26,414		26,558	655	80		735
26	73,147		73,173	520	0		520
0	16,315		16,315	36,596	18,893		55,489
0	11,296		11,296	36,596	18,893		55,489
0	0		0	0	0		0
0	5,019		5,019	0	0		0
0	0		0	0	0		0
0	21		21	63,153	12,628		75,781
0	0		0	42,249	6,553		48,802
0	0		0	13,375	3,936		17,311
0	21		21	7,529	2,139		9,668
0	0		0	0	0		0
36,194	1,369,486		1,405,680	2,017,137	911,267		2,928,404
14,383	766,765		781,148	1,206,203	551,394		1,757,597
21,811	602,721		624,532	810,934	359,873		1,170,807
427	54,859		55,286	96,543	24,703		121,246
0	7,300		7,300	45,300	8,284		53,584
0	2,796		2,796	15,414	0		15,414
0	14		14	0	0		0
0	0		0	1,539	1,051		2,590
427	44,749		45,176	34,290	15,368		49,658
36,621	1,424,345		1,460,966	2,113,680	935,970		3,049,650
0	0		0	0	0		0
29	12,867		12,896	20,447	7,373		27,820
29	12,576		12,605	19,920	7,373		27,293
0	291		291	0	0		0
0	0		0	527	0		527
3,339	131,806		135,145	182,239	91,080		273,319
0	0		0	889	12,500		13,389
3,339	131,806		135,145	181,350	78,580		259,930
0	0		0	1,597	0		1,597
1,245	33,843		35,088	39,556	11,598		51,154
1,231	69,627		70,858	95,533	32,505		128,038
859	28,313		29,172	43,791	34,005		77,796
4	23		27	873	472		1,345
39,989	1,569,018		1,609,007	2,316,366	1,034,423		3,350,789
12,857	658,015		670,872	1,029,422	397,911		1,427,333
35,375	1,251,354		1,286,729	1,949,315	888,652		2,837,967
20,692	755,181		775,873	1,141,246	513,876		1,655,122
55	7		62	0	0		0
10.6	15.2		15.1	19.6	17.3		18.9
24.7	14.5		14.8	14.8	17.4		15.6
4.0	17.0		16.7	12.9	12.8		12.8
58.4	50.6		50.8	50.4	50.5		50.4
2.3	2.6		2.6	2.3	1.9		2.2
8.3	8.4		8.4	7.9	8.9		8.2
12.0	11.6		11.6	11.7	13.2		12.2
5	13[11]		18	11	3[12]		14

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,833,241	85,196	434,284	2,352,721	7,382
Currency and coin	169,560	10,037	86,342	265,939	265
Reserve with Federal Reserve banks (member banks)	514,927	14,369	0	529,296	0
Demand balances with banks in U.S. (except American branches of foreign banks)	574,396	28,619	320,755	923,770	6,724
Other balances with banks in United States	34,598	598	8,456	43,652	0
Balances with banks in foreign countries	2,552	535	111	3,198	0
Cash items in process of collection	537,208	31,038	18,620	586,866	393
INVESTMENT SECURITIES - TOTAL	3,432,733	134,345	2,389,348	5,956,426	14,904
U.S. Treasury securities	1,093,842	62,431	1,019,130	2,175,403	9,015
Securities of other U.S. Government agencies and corps.	533,082	7,171	351,832	892,085	1,253
Obligations of States and subdivisions	1,740,289	63,725	1,002,298	2,806,312	4,329
Other securities	65,520	1,018	16,088	82,626	307
TRADING ACCOUNT SECURITIES	26,520	1,762	0	28,282	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	436,418	9,900	234,128	680,446	0
OTHER LOANS AND DISCOUNTS - TOTAL	4,511,106	231,926	2,367,784	7,110,816	22,633
Real estate loans - total	1,079,375	86,818	640,377	1,806,570	8,516
Secured by farmland	20,041	3,817	49,227	73,085	134
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	150,104	24,069	16,476	190,649	0
Guaranteed by Veterans Administration	32,461	5,662	7,587	45,710	0
Not insured or guaranteed by FHA or VA	296,774	22,231	220,291	539,296	5,678
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	21,245	75	564	21,884	0
Not insured by FHA	62,342	4,460	31,341	98,143	0
Secured by other properties	496,408	26,504	314,891	837,803	2,704
Loans to domestic commercial and foreign banks	16,899	3,099	10,195	30,193	0
Loans to other financial institutions	199,081	4,355	30,278	233,714	22
Loans to brokers and dealers in securities	31,282	665	17,172	49,119	0
Other loans for purchasing or carrying securities	30,012	1,519	15,898	47,429	0
Loans to farmers (excluding loans on real estate)	50,963	4,789	46,595	102,347	0
Commercial and industrial loans (incl. open market paper)	1,540,191	88,498	625,383	2,254,072	5,828
Other loans to individuals - total	1,488,982	41,113	958,411	2,488,506	5,461
Passenger automobile instalment loans	470,419	14,243	359,425	844,087	1,432
Credit cards and related plans:					
Retail (charge account) credit card plans	80,892	5,314	29,956	116,162	0
Check credit and revolving credit plans	23,447	0	3,036	26,483	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	168,700	1,632	97,418	267,750	119
Other retail consumer goods	101,509	2,739	74,375	178,623	906
Residential repair and modernization instalment loans	72,823	2,621	52,579	128,023	0
Other instalment loans for personal expenditures	148,354	3,840	112,482	264,676	2,796
Single-payment loans for personal expenditures	422,838	10,724	229,140	662,702	208
All other loans (including overdrafts)	74,321	1,070	23,475	98,866	2,806
TOTAL LOANS AND SECURITIES	8,406,777	377,933	4,991,260	13,775,970	37,537
Bank premises, furniture and fixtures, and other assets representing bank premises	212,222	7,755	103,192	323,169	909
Real estate owned other than bank premises	6,645	655	4,831	12,131	68
Investments in subsidiaries not consolidated	1,837	79	0	1,916	0
Customers' liabilities on acceptances outstanding	7,857	496	16,892	25,245	0
Other assets	141,695	5,100	51,766	198,561	105
TOTAL ASSETS	10,610,274	477,214	5,602,225	16,689,713	46,001

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF FR SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
901,841	211,553	318,316	1,431,710	641	209,026	18,614	122,362	34,201	28,116	184,679
56,746	12,287	64,231	133,264	115	39,607	10	11,002	2,705	3,047	16,754
250,322	78,817	0	329,139	0	2,322	0	53,733	16,785	0	70,518
130,310	30,395	210,982	371,687	406	78,620	7,854	11,250	5,531	22,319	39,100
11,134	4,155	20,976	36,265	100	177	10,750	300	0	400	700
905	677	0	1,582	0	1,406	0	0	0	0	0
452,424	85,222	22,127	559,773	20	86,894	0	46,077	9,180	2,350	57,607
857,067	212,875	939,865	2,009,807	324	513,064	10,605	313,196	56,370	59,186	428,752
274,601	71,842	348,551	694,994	302	129,521	0	101,575	28,830	20,473	150,878
43,506	11,679	126,868	182,053	2	43,256	0	4,986	1,046	2,553	8,585
504,190	116,801	445,790	1,066,781	0	333,684	4,886	194,211	26,108	35,406	255,725
34,770	12,553	18,656	65,979	20	6,603	5,719	12,424	386	754	13,564
11,196	6,616	0	17,812	0	0	0	2,022	0	0	2,022
118,450	38,350	92,982	249,782	0	7,800	0	2,600	2,550	3,600	8,750
2,722,273	614,931	1,822,914	5,160,118	3,475	1,197,053	13,836	639,858	154,292	134,880	929,030
459,095	129,699	616,864	1,205,658	2,319	467,749	5,865	169,526	19,754	18,686	207,966
28,638	6,431	151,391	186,460	224	2,837	0	1,938	1,891	1,346	5,175
18,388	1,300	3,035	22,723	190	57,944	1,000	75,931	1,459	3,132	80,522
10,492	2,105	326	12,923	21	29,241	1,306	14,860	706	988	16,554
180,076	40,438	301,937	522,451	1,852	185,158	3,330	52,253	5,031	6,642	63,926
3,145	8,311	214	11,670	0	2,213	0	0	0	0	0
15,187	11,685	10,116	36,988	0	32,386	0	5,166	0	84	5,250
203,169	59,429	149,845	412,443	32	157,970	229	19,378	10,667	6,494	36,539
11,307	1,503	59,037	71,847	0	5,167	0	0	0	500	500
130,150	40,159	36,433	206,742	0	42,959	0	6,981	970	4,236	12,187
10,145	148	878	11,171	13	929	1,432	127	0	0	127
10,224	16,626	9,888	36,738	0	3,386	3,274	6,574	48	329	6,951
25,490	4,483	111,167	141,140	99	10,955	0	112,153	33,554	40,883	186,590
1,029,293	225,225	334,245	1,588,763	348	373,181	0	137,700	47,627	32,101	217,428
993,396	188,885	631,793	1,814,074	660	267,700	0	203,180	51,588	37,166	291,934
239,753	34,717	235,481	509,951	167	79,288	0	80,450	22,960	14,226	117,636
129,011	14,559	17,361	160,931	9	19,132	0	12,148	427	2,257	14,832
10,779	3,380	126	14,285	0	11,127	0	6,295	960	518	7,773
47,679	2,454	29,395	79,528	39	0	0	29,455	7,853	3,023	40,331
47,299	22,449	63,159	132,907	28	9,530	0	22,032	1,727	5,098	28,857
35,000	3,450	28,306	66,756	181	19,996	0	12,393	3,309	2,013	17,715
133,408	23,697	112,393	269,498	173	76,951	0	22,698	4,337	5,156	32,191
350,467	84,179	145,572	580,218	63	51,676	0	17,709	10,015	4,875	32,599
53,173	8,203	22,609	83,985	36	25,027	3,265	3,617	751	979	5,347
3,708,986	872,772	2,855,761	7,437,519	3,799	1,717,917	24,441	957,676	213,212	197,666	1,368,554
170,555	49,778	66,681	287,014	38	53,901	1,368	19,115	5,250	3,459	27,824
4,614	889	2,283	7,786	0	693	173	78	117	285	480
15,119	0	365	15,484	0	4,585	0	0	0	300	300
11,390	4,580	276	16,246	0	17,658	0	0	0	0	0
57,415	18,876	17,303	93,594	27	37,397	453	12,297	2,678	2,995	17,970
4,869,920	1,158,448	3,260,985	9,289,353	4,505	2,041,177	45,049	1,111,528	255,458	232,821	1,599,807

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	7,515,188	330,427	4,334,218	12,179,833	33,406
Individuals, partnerships, and corporations - demand	3,570,130	169,091	1,980,578	5,719,799	9,711
Individuals, partnerships, and corporations - time	3,832,636	157,764	2,292,244	6,282,644	23,390
Savings deposits	1,926,045	75,871	1,229,146	3,231,062	21,001
Deposits accumulated for payment of personal loans	13,124	0	1,234	14,358	0
Other deposits of individuals, partnerships, and corps.	1,893,467	81,893	1,061,864	3,037,224	2,389
Certified and officers' checks, letters of credit, travelers' checks, etc	112,422	3,572	61,396	177,390	305
GOVERNMENT DEPOSITS - TOTAL	1,090,163	65,652	620,492	1,776,307	3,057
United States Government - demand	129,170	3,944	70,043	203,157	367
United States Government - time	962	0	1,227	2,189	0
States and subdivisions - demand	388,144	16,499	170,847	575,490	652
States and subdivisions - time	571,887	45,209	378,375	995,471	2,038
DOMESTIC INTERBANK DEPOSITS - TOTAL	658,839	27,245	31,626	717,710	0
Commercial banks in the United States - demand	646,050	23,085	29,389	698,524	0
Commercial banks in the United States - time	10,739	4,160	2,237	17,136	0
Mutual savings banks in the United States - demand	1,985	0	0	1,985	0
Mutual savings banks in the United States - time	65	0	0	65	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	13,080	3,016	516	16,612	0
Foreign governments, central banks, etc. - demand	1,420	91	0	1,511	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	11,260	2,925	516	14,701	0
Banks in foreign countries - time	400	0	0	400	0
TOTAL DEPOSITS	9,277,270	426,340	4,986,852	14,690,462	36,463
Demand	4,860,581	219,207	2,312,769	7,392,557	11,035
Time	4,416,689	207,133	2,674,083	7,297,905	25,428
MISCELLANEOUS LIABILITIES - TOTAL	489,858	13,173	146,828	649,859	2,487
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	232,449	4,675	8,515	245,639	0
Other liabilities for borrowed money	10,759	0	1,466	12,225	0
Mortgage indebtedness	10,835	716	4,349	15,900	0
Acceptances outstanding	7,870	496	16,901	25,267	0
Other liabilities	227,945	7,286	115,597	350,828	2,487
TOTAL LIABILITIES	9,767,128	439,513	5,133,680	15,340,321	38,950
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	77,368	3,075	38,608	119,051	278
Reserve for bad debt losses on loans	75,868	3,045	37,830	116,743	278
Other reserves on loans	1,040	30	215	1,285	0
Reserves on securities	460	0	563	1,023	0
CAPITAL ACCOUNTS - TOTAL	765,778	34,626	429,937	1,230,341	6,773
Capital notes and debentures	31,087	0	7,442	38,529	0
Equity capital - total	734,691	34,626	422,495	1,191,812	6,773
Preferred stock	200	0	200	400	0
Common stock	238,346	10,900	148,159	397,405	2,052
Surplus	311,456	16,925	183,124	511,505	2,402
Undivided profits	165,541	6,401	85,828	257,770	1,177
Reserve for contingencies and other capital reserves	19,148	400	5,184	24,732	1,142
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,610,274	477,214	5,602,225	16,689,713	46,001
MEMORANDA					
Demand deposits adjusted[4]	3,548,153	161,140	2,194,717	5,904,010	10,275
Average of total deposits for the 15 calendar days ending with call date	9,112,703	420,362	4,960,106	14,493,171	35,746
Average of total loans for the 15 calendar days ending with call date	4,507,701	243,431	2,421,832	7,172,964	22,769
Unearned discount on instalment loans included in total capital accounts	1,319	62	6,518	7,899	181
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.3	17.9	7.8	14.1	16.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	15.3	14.6	24.5	18.4	22.3
Other securities	17.3	13.9	18.2	17.5	10.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	46.6	50.7	46.4	46.7	49.2
Other assets	3.5	3.0	3.2	3.4	2.4
Total capital accounts	7.2	7.3	7.7	7.4	14.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.0	10.5	10.4	10.1	22.9
NUMBER OF BANKS	222	10	285	517	5

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF FR SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
3,032,264	740,495	2,451,208	6,223,967	3,362	1,360,044	18,444	855,404	201,822	179,880	1,237,106
1,665,219	386,803	1,103,680	3,155,702	2,040	606,375	18,444	333,509	89,119	68,476	491,104
1,338,956	346,694	1,331,601	3,017,251	1,308	730,033	0	514,314	109,594	109,410	733,318
397,528	98,461	427,946	923,935	1,262	441,552	0	235,996	41,231	44,388	321,615
2,900	0	821	3,721	0	0	0	0	0	37	37
938,528	248,233	902,834	2,089,595	46	288,481	0	278,318	68,363	64,985	411,666
28,089	6,998	15,927	51,014	14	23,636	0	7,581	3,109	1,994	12,684
438,699	91,173	322,297	852,169	71	366,149	0	115,363	25,516	21,569	162,448
62,894	19,229	47,150	129,273	0	35,767	0	8,495	2,445	1,608	12,548
2,218	52	427	2,697	0	4,481	0	235	3,259	0	3,494
200,815	40,259	104,557	345,631	71	26,870	0	68,826	12,590	11,080	92,496
172,772	31,633	170,163	374,568	0	299,031	0	37,807	7,222	8,881	53,910
310,146	67,926	29,884	407,956	0	16,253	0	2,703	1,323	1,611	5,637
279,760	54,349	25,031	359,140	0	15,458	0	1,853	923	1,411	4,187
29,721	13,218	4,853	47,792	0	338	0	850	400	200	1,450
515	359	0	874	0	457	0	0	0	0	0
150	0	0	150	0	0	0	0	0	0	0
11,586	11,651	0	23,237	0	14,629	0	0	0	0	0
0	0	0	0	0	84	0	0	0	0	0
8,000	0	0	8,000	0	7,500	0	0	0	0	0
3,586	751	0	4,337	0	6,545	0	0	0	0	0
0	10,900	0	10,900	0	500	0	0	0	0	0
3,792,695	911,245	2,803,389	7,507,329	3,433	1,757,075	18,444	973,470	228,661	203,060	1,405,191
2,240,878	508,748	1,296,345	4,045,971	2,125	715,192	18,444	420,264	108,186	84,569	613,019
1,551,817	402,497	1,507,044	3,461,358	1,308	1,041,883	0	553,206	120,475	118,491	792,172
616,534	136,710	125,139	878,383	40	114,289	12,240	53,323	5,952	11,712	70,987
325,407	64,900	10,392	400,699	0	36,500	0	9,700	150	3,150	13,000
93,396	25,668	5,676	124,740	40	0	3,057	13,624	0	109	13,733
23,813	6,783	6,433	37,029	0	10,199	0	65	0	612	677
11,390	4,580	276	16,246	0	17,665	0	0	0	0	0
162,528	34,779	102,362	299,669	0	49,925	9,183	29,934	5,802	7,841	43,577
4,409,229	1,047,955	2,928,528	8,385,712	3,473	1,871,364	30,684	1,026,793	234,613	214,772	1,476,178
0	0	0	0	0	0	0	0	0	0	0
51,971	9,755	32,352	94,078	56	16,462	0	9,432	2,590	1,951	13,973
49,960	9,755	28,793	88,508	1	16,462	0	9,432	2,590	1,951	13,973
272	0	1,322	1,594	55	0	0	0	0	0	0
1,739	0	2,237	3,976	0	0	0	0	0	0	0
408,720	100,738	300,105	809,563	976	153,351	14,365	75,303	18,255	16,098	109,656
49,645	4,000	8,076	61,721	0	26,850	0	0	2,540	150	2,690
359,075	96,738	292,029	747,842	976	126,501	14,365	75,303	15,715	15,948	106,966
0	0	0	0	0	0	0	0	400	0	400
107,586	21,619	80,600	209,805	291	33,849	4,374	19,690	3,905	5,679	29,274
124,536	41,933	113,471	279,940	534	50,718	5,007	39,763	7,690	7,264	54,717
87,133	26,847	75,175	189,155	146	38,766	4,974	15,850	3,720	2,655	22,225
39,820	6,339	22,783	68,942	5	3,168	10	0	0	350	350
4,869,920	1,158,448	3,260,985	9,289,353	4,505	2,041,177	45,049	1,111,528	255,458	232,821	1,599,807
1,445,800	349,948	1,202,037	2,997,785	2,105	577,073	18,444	363,839	95,638	79,200	538,677
3,737,902	887,569	2,756,105	7,381,576	3,406	1,702,118	18,445	957,929	223,685	200,264	1,381,878
2,689,601	655,838	1,831,123	5,176,562	3,463	1,196,561	13,834	640,907	155,571	133,959	930,437
461	161	10,404	11,026	7	0	0	31	0	490	521
18.5	18.3	9.8	15.4	14.2	10.2	41.3	11.0	13.4	12.1	11.5
6.5	7.2	14.6	9.4	6.7	8.5	.0	9.6	11.7	9.9	10.0
11.3	11.7	14.2	12.4	.4	16.7	23.5	18.8	10.4	15.5	17.0
58.3	56.4	58.8	58.2	77.1	59.0	30.7	57.8	61.4	59.5	58.6
5.3	6.4	2.7	4.5	1.4	5.6	4.4	2.8	3.1	3.0	2.9
8.4	8.7	9.2	8.7	14.7	7.5	31.9	6.8	7.1	6.9	6.9
11.1	11.5	11.6	11.3	22.6	9.0	54.3	8.5	9.5	8.7	8.7
60	10	358	428	6	7[13]	3	7	6	11	24

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,878,995	984,133	696,504	5,559,632	18,430
Currency and coin	279,677	40,972	107,396	428,045	250
Reserve with Federal Reserve banks (member banks)	1,316,971	366,227	0	1,683,198	0
Demand balances with banks in U.S. (except American branches of foreign banks)	607,553	118,053	545,294	1,270,900	18,094
Other balances with banks in United States	10,782	1,633	11,550	23,965	86
Balances with banks in foreign countries	44,861	14,548	3,517	62,926	0
Cash items in process of collection	1,619,151	442,700	28,747	2,090,598	0
INVESTMENT SECURITIES - TOTAL	7,926,517	1,992,961	3,334,271	13,253,749	111,061
U.S. Treasury securities	2,979,306	915,659	1,428,634	5,323,599	17,933
Securities of other U.S. Government agencies and corps	879,384	157,390	638,031	1,674,805	5,882
Obligations of States and subdivisions	3,811,619	825,992	1,161,223	5,798,834	60,680
Other securities	256,208	93,920	106,383	456,511	26,566
TRADING ACCOUNT SECURITIES	344,960	142,560	580	488,100	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	831,373	280,600	262,743	1,374,716	10,400
OTHER LOANS AND DISCOUNTS - TOTAL	14,983,352	2,979,212	3,975,807	21,938,371	29,474
Real estate loans - total	2,614,198	484,596	1,270,963	4,369,757	2,815
Secured by farmland	133,228	16,740	96,235	246,203	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	112,815	12,274	66,934	192,023	0
Guaranteed by Veterans Administration	39,310	6,495	31,871	77,676	0
Not insured or guaranteed by FHA or VA	1,351,022	286,810	641,366	2,279,198	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	56,363	632	3,525	60,520	0
Not insured by FHA	116,393	25,138	67,704	209,235	0
Secured by other properties	805,067	136,507	363,328	1,304,902	2,815
Loans to domestic commercial and foreign banks	196,064	34,682	40,795	271,541	0
Loans to other financial institutions	1,355,103	280,063	84,895	1,720,061	978
Loans to brokers and dealers in securities	292,333	97,241	16,896	406,470	0
Other loans for purchasing or carrying securities	293,613	89,974	34,805	418,392	0
Loans to farmers (excluding loans on real estate)	368,562	69,145	345,803	783,510	0
Commercial and industrial loans (incl. open market paper)	7,028,119	1,322,417	1,036,782	9,387,318	25,681
Other loans to individuals - total	2,432,663	511,348	1,117,727	4,061,738	0
Passenger automobile instalment loans	742,882	121,417	468,852	1,333,151	0
Credit cards and related plans:					
Retail (charge account) credit card plans	96,859	15,468	8,201	120,528	0
Check credit and revolving credit plans	24,629	29,267	5,180	59,076	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	90,196	17,246	50,808	158,250	0
Other retail consumer goods	186,082	17,771	67,866	271,719	0
Residential repair and modernization instalment loans	125,578	17,688	61,904	205,170	0
Other instalment loans for personal expenditures	339,092	43,633	164,119	546,844	0
Single-payment loans for personal expenditures	827,345	248,858	290,797	1,367,000	0
All other loans (including overdrafts)	402,697	89,746	27,141	519,584	0
TOTAL LOANS AND SECURITIES	24,086,202	5,395,333	7,573,401	37,054,936	150,935
Bank premises, furniture and fixtures, and other assets representing bank premises	412,855	113,718	134,212	660,785	10,325
Real estate owned other than bank premises	11,836	2,696	9,533	24,065	5,012
Investments in subsidiaries not consolidated	58,757	0	446	59,203	17,025
Customers' liabilities on acceptances outstanding	161,776	17,255	15,500	194,531	0
Other assets	418,503	72,566	69,322	560,391	20,961
TOTAL ASSETS	29,028,924	6,585,701	8,498,918	44,113,543	222,688

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,127,913	143,067	308,047	1,579,027	647	497,578	191,591	333,105	1,022,274	2,569
121,983	21,283	59,741	203,007	92	32,648	17,063	45,938	95,649	155
297,437	47,828	0	345,265	0	100,047	77,993	0	178,040	0
236,963	47,390	212,671	497,024	554	121,463	45,981	259,931	427,375	2,385
3,495	400	4,105	8,000	0	1,900	1,306	4,098	7,304	0
13,575	0	4	13,579	0	210	0	0	210	0
454,460	26,166	31,526	512,152	1	241,310	49,248	23,138	313,696	29
2,053,468	400,191	1,387,415	3,841,074	4,717	691,622	422,924	1,361,527	2,476,073	5,633
864,190	225,201	720,164	1,809,555	4,556	300,205	195,873	692,809	1,188,887	4,318
195,836	37,818	162,777	396,431	0	84,625	44,943	193,555	323,123	633
965,095	126,171	479,107	1,570,373	151	288,357	178,283	444,523	911,163	681
28,347	11,001	25,367	64,715	10	18,435	3,825	30,640	52,900	1
28,372	0	230	28,602	0	2,969	0	0	2,969	0
498,844	39,025	202,149	740,018	0	80,762	34,892	92,719	208,373	200
3,827,530	554,253	1,896,404	6,278,187	126	1,238,419	547,087	2,071,378	3,856,884	8,532
1,169,574	214,193	736,919	2,120,686	0	303,975	143,420	483,189	930,584	1,118
59,662	31,190	110,050	200,902	0	22,854	13,413	98,483	134,750	507
66,183	12,808	17,196	96,187	0	19,457	4,837	18,149	42,443	2
18,042	1,533	3,061	22,636	0	13,239	2,885	6,174	22,298	0
627,965	114,178	426,510	1,168,653	0	156,138	65,140	239,521	460,799	449
1,924	0	0	1,924	0	2,474	1,406	916	4,796	0
9,710	2,321	8,687	20,718	0	3,303	3,544	5,863	12,710	0
386,088	52,163	171,415	609,666	0	86,510	52,195	114,083	252,788	160
24,368	0	1,178	25,546	0	1,497	250	4,897	6,644	0
194,244	10,093	20,903	225,240	0	26,025	11,740	29,790	67,555	0
52,942	700	2,118	55,760	0	9,628	1,765	3,554	14,947	0
36,341	2,403	10,305	49,049	0	19,305	2,705	15,368	37,378	28
94,791	46,878	189,240	330,909	0	244,738	109,999	797,439	1,152,176	5,671
1,050,364	117,856	352,998	1,521,218	0	331,458	140,297	354,196	825,951	508
1,094,313	151,398	566,914	1,812,625	0	286,830	129,827	366,389	783,046	1,151
384,552	55,472	215,096	655,120	0	105,820	57,792	164,529	328,141	524
38,058	609	12,156	50,823	0	9,528	383	501	10,412	0
8,634	0	1,215	9,849	0	1,766	1,280	471	3,517	0
92,831	11,503	53,764	158,098	0	21,969	8,070	21,695	51,734	2
61,305	7,652	43,815	112,772	0	23,256	5,591	25,023	53,870	125
73,122	8,424	21,343	102,889	0	16,306	6,733	14,229	37,268	22
154,716	29,016	88,646	272,378	0	25,826	14,030	42,737	82,593	115
281,095	38,722	130,879	450,696	0	82,359	35,948	97,204	215,511	363
110,593	10,732	15,829	137,154	126	14,963	7,084	16,556	38,603	56
6,408,214	993,469	3,486,198	10,887,881	4,843	2,013,772	1,004,903	3,525,624	6,544,299	14,365
108,058	10,564	55,430	174,052	2	36,586	18,553	42,258	97,397	54
3,599	920	3,453	7,972	0	1,850	711	3,489	6,050	0
1,316	0	0	1,316	0	150	0	172	322	0
14,381	51	326	14,758	0	196	6	0	202	0
81,617	6,653	28,334	116,604	15	19,929	9,461	16,255	45,645	15
7,745,098	1,154,724	3,881,788	12,781,610	5,507	2,570,061	1,225,225	3,920,903	7,716,189	17,003

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	19,425,670	4,590,720	6,719,464	30,735,854	91,258
Individuals, partnerships, and corporations - demand	8,320,193	1,973,089	2,360,974	12,654,256	46,070
Individuals, partnerships, and corporations - time	10,835,806	2,513,054	4,257,103	17,605,963	45,188
Savings deposits	4,888,620	1,348,121	2,343,611	8,580,352	0
Deposits accumulated for payment of personal loans	18,425	1,551	2,724	22,700	0
Other deposits of individuals, partnerships, and corps.	5,928,761	1,163,382	1,910,768	9,002,911	45,188
Certified and officers' checks, letters of credit, travelers' checks, etc	269,671	104,577	101,387	475,635	0
GOVERNMENT DEPOSITS - TOTAL	2,350,969	393,799	853,838	3,598,606	415
United States Government - demand	398,006	103,641	119,467	621,114	0
United States Government - time	4,028	32	424	4,484	0
States and subdivisions - demand	837,739	122,149	328,501	1,288,389	0
States and subdivisions - time	1,111,196	167,977	405,446	1,684,619	415
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,359,784	380,154	51,261	1,791,199	0
Commercial banks in the United States - demand	1,274,660	376,943	37,433	1,689,036	0
Commercial banks in the United States - time	82,719	2,670	13,828	99,217	0
Mutual savings banks in the United States - demand	2,375	541	0	2,916	0
Mutual savings banks in the United States - time	30	0	0	30	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	538,855	56,821	1,197	596,873	0
Foreign governments, central banks, etc. - demand	15,495	1,002	163	16,660	0
Foreign governments, central banks, etc. - time	486,969	39,700	0	526,669	0
Banks in foreign countries - demand	35,866	15,294	1,034	52,194	0
Banks in foreign countries - time	525	825	0	1,350	0
TOTAL DEPOSITS	23,675,278	5,421,494	7,625,760	36,722,532	91,673
Demand	11,154,005	2,697,236	2,948,959	16,800,200	46,070
Time	12,521,273	2,724,258	4,676,801	19,922,332	45,603
MISCELLANEOUS LIABILITIES - TOTAL	2,780,772	540,279	197,553	3,518,604	30,088
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,676,077	419,450	14,935	2,110,462	0
Other liabilities for borrowed money	378,130	2,437	19,659	400,226	8,000
Mortgage indebtedness	6,463	8,757	7,571	22,791	0
Acceptances outstanding	162,333	17,255	15,543	195,131	0
Other liabilities	557,769	92,380	139,845	789,994	22,088
TOTAL LIABILITIES	26,456,050	5,961,773	7,823,313	40,241,136	121,761
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	54	54	605
RESERVES ON LOANS AND SECURITIES - TOTAL	390,400	83,449	63,209	537,058	94
Reserve for bad debt losses on loans	364,695	76,637	57,986	499,318	94
Other reserves on loans	6,257	3,049	997	10,303	0
Reserves on securities	19,448	3,763	4,226	27,437	0
CAPITAL ACCOUNTS - TOTAL	2,182,474	540,479	612,342	3,335,295	100,228
Capital notes and debentures	28,761	29,729	13,967	72,457	0
Equity capital - total	2,153,713	510,750	598,375	3,262,838	100,228
Preferred stock	1,600	0	47	1,647	0
Common stock	630,685	146,753	179,435	956,873	17,319
Surplus	977,427	196,594	240,625	1,414,646	5,730
Undivided profits	396,294	131,804	160,092	688,190	57,795
Reserve for contingencies and other capital reserves	147,707	35,599	18,176	201,482	19,384
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	29,028,924	6,585,701	8,498,918	44,113,543	222,688
MEMORANDA					
Demand deposits adjusted[4]	7,862,188	1,773,952	2,763,312	12,399,452	46,070
Average of total deposits for the 15 calendar days ending with call date	23,039,986	5,312,007	7,484,409	35,836,402	94,766
Average of total loans for the 15 calendar days ending with call date	14,897,357	3,175,186	4,015,012	22,087,555	5,941
Unearned discount on instalment loans included in total capital accounts	9,485	926	11,556	21,967	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	13.4	14.9	8.2	12.6	8.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.3	16.3	24.3	15.9	10.7
Other securities	15.2	16.1	14.9	15.3	39.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.5	49.5	49.9	52.8	17.9
Other assets	3.7	3.1	2.7	3.4	23.9
Total capital accounts	7.5	8.2	7.2	7.6	45.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.8	11.5	9.6	10.0	53.8
NUMBER OF BANKS	412	78	628	1,118	3

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
5,426,511	929,486	3,022,937	9,378,934	1,236	1,819,479	935,808	3,212,391	5,967,678	14,175
2,167,686	332,046	998,459	3,498,191	1,236	757,427	344,845	1,164,239	2,266,511	8,402
3,188,869	587,636	1,989,740	5,766,245	0	1,033,490	580,714	2,023,657	3,637,861	5,653
1,165,728	218,285	691,532	2,075,545	0	339,934	188,987	516,384	1,045,305	2,613
2,127	0	762	2,889	0	0	25	166	191	0
2,021,014	369,351	1,297,446	3,687,811	0	693,556	391,702	1,507,107	2,592,365	3,040
69,956	9,804	34,738	114,498	0	28,562	10,249	24,495	63,306	120
778,466	104,997	422,751	1,306,214	3,486	183,763	84,110	286,886	554,759	678
87,741	15,084	49,161	151,986	0	44,691	10,905	39,869	95,465	24
943	7	142	1,092	0	359	16	155	530	0
529,137	71,266	289,592	889,995	488	66,749	39,892	126,823	233,464	447
160,645	18,640	83,856	263,141	2,998	71,964	33,297	120,039	225,300	207
258,928	3,373	16,796	279,097	0	260,697	36,555	9,643	306,895	186
254,482	3,218	12,423	270,123	0	251,324	35,057	9,405	295,786	186
2,423	0	2,872	5,295	0	9,255	1,250	238	10,743	0
1,898	0	1,501	3,399	0	118	248	0	366	0
125	155	0	280	0	0	0	0	0	0
3,290	0	0	3,290	0	342	0	0	342	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
3,290	0	0	3,290	0	342	0	0	342	0
0	0	0	0	0	0	0	0	0	0
6,467,195	1,037,856	3,462,484	10,967,535	4,722	2,264,281	1,056,473	3,508,920	6,829,674	15,039
3,114,190	431,418	1,385,874	4,931,482	1,724	1,149,213	441,196	1,364,831	2,955,240	9,179
3,353,005	606,438	2,076,610	6,036,053	2,998	1,115,068	615,277	2,144,089	3,874,434	5,860
659,510	26,840	105,419	791,769	89	96,274	45,461	40,900	182,635	72
404,713	300	8,083	413,096	0	52,001	24,150	975	77,126	0
378	342	1,135	1,855	0	6,724	250	2,160	9,134	0
1,833	1,100	5,262	8,195	0	358	410	2,973	3,741	0
14,381	51	327	14,759	0	196	6	72	274	0
238,205	25,047	90,612	353,864	89	36,995	20,645	34,720	92,360	72
7,126,705	1,064,696	3,567,903	11,759,304	4,811	2,360,555	1,101,934	3,549,820	7,012,309	15,111
0	0	1	1	0	117	0	3	120	0
68,702	10,406	34,069	113,177	0	23,884	11,260	35,718	70,862	67
66,645	9,649	31,234	107,528	0	21,975	9,859	33,490	65,324	63
1,149	518	1,737	3,404	0	1,505	690	887	3,082	4
908	239	1,098	2,245	0	404	711	1,341	2,456	0
549,691	79,622	279,815	909,128	696	185,505	112,031	335,362	632,898	1,825
3,294	1,645	6,688	11,627	0	4,822	350	4,286	9,458	0
546,397	77,977	273,127	897,501	696	180,683	111,681	331,076	623,440	1,825
0	50	0	50	0	0	50	315	365	0
127,401	17,682	69,562	214,645	85	42,287	15,985	80,167	138,439	385
241,188	30,628	99,744	371,560	250	72,255	47,089	118,868	238,212	390
169,483	28,488	98,679	296,650	346	61,760	46,434	124,970	233,164	1,000
8,325	1,129	5,142	14,596	15	4,381	2,123	6,756	13,260	50
7,745,098	1,154,724	3,881,788	12,781,610	5,507	2,570,061	1,225,225	3,920,903	7,716,189	17,003
2,317,507	386,950	1,292,764	3,997,221	1,723	611,888	345,986	1,292,419	2,250,293	8,940
6,215,655	1,021,933	3,392,814	10,630,402	4,688	2,213,950	1,047,300	3,479,197	6,740,447	14,553
3,798,751	569,155	1,950,036	6,317,942	116	1,243,142	578,066	2,079,320	3,900,528	8,361
3,957	290	962	5,209	0	1,600	239	6,163	8,002	0
14.6	12.4	7.9	12.4	11.7	19.4	15.6	8.5	13.2	15.1
13.7	22.8	22.7	17.3	82.7	15.0	19.7	22.6	19.6	29.1
13.2	11.9	13.0	13.0	2.9	12.1	14.9	12.1	12.5	4.0
55.9	51.4	54.1	54.9	2.3	51.3	47.5	55.2	52.7	51.4
2.7	1.6	2.3	2.5	.3	2.3	2.3	1.6	1.9	.4
7.1	6.9	7.2	7.1	12.6	7.2	9.1	8.6	8.2	10.7
9.6	10.1	9.8	9.7	228.9	10.5	13.4	11.6	11.5	18.0
122	62	220	404	3	99	49	510	658	8

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	445,224	35,798	241,233	722,255	403
Currency and coin	33,289	3,406	27,768	64,463	5
Reserve with Federal Reserve banks (member banks)	130,174	13,173	0	143,347	0
Demand balances with banks in U.S. (except American branches of foreign banks)	140,171	17,385	199,527	357,083	393
Other balances with banks in United States	100	0	950	1,050	0
Balances with banks in foreign countries	0	0	179	179	0
Cash items in process of collection	141,490	1,834	12,809	156,133	5
INVESTMENT SECURITIES - TOTAL	927,072	114,696	969,629	2,011,397	550
U.S. Treasury securities	433,986	59,952	515,695	1,009,633	264
Securities of other U.S. Government agencies and corps.	100,486	7,815	83,011	191,312	12
Obligations of States and subdivisions	384,323	46,324	367,951	798,598	193
Other securities	8,277	605	2,972	11,854	81
TRADING ACCOUNT SECURITIES	22,943	0	1,204	24,147	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	157,507	14,040	124,668	296,215	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,375,789	151,110	1,211,522	2,738,421	2,015
Real estate loans - total	196,319	19,837	228,154	440,310	
Secured by farmland	31,882	7,040	47,969	86,891	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	10,898	246	6,452	17,596	
Guaranteed by Veterans Administration	4,177	4	2,041	6,222	
Not insured or guaranteed by FHA or VA	72,061	6,716	96,761	175,538	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	756	0	1,121	1,877	
Not insured by FHA	3,105	104	6,461	9,670	
Secured by other properties	73,440	5,727	67,349	146,516	
Loans to domestic commercial and foreign banks	3,517	0	2,171	5,688	
Loans to other financial institutions	44,382	1,583	17,564	63,529	
Loans to brokers and dealers in securities	2,066	0	102	2,168	
Other loans for purchasing or carrying securities	25,331	1,610	11,133	38,074	
Loans to farmers (excluding loans on real estate)	326,819	64,458	348,142	739,419	
Commercial and industrial loans (incl. open market paper)	417,629	32,262	284,642	734,533	
Other loans to individuals - total	344,685	29,658	312,054	686,397	
Passenger automobile instalment loans	126,744	12,764	145,761	285,269	
Credit cards and related plans:					
Retail (charge account) credit card plans	20,293	0	262	20,555	
Check credit and revolving credit plans	854	0	480	1,334	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	25,166	4,972	20,979	51,117	
Other retail consumer goods	34,465	3,510	19,823	57,798	
Residential repair and modernization instalment loans	14,250	874	14,770	29,894	
Other instalment loans for personal expenditures	40,212	3,275	35,602	79,089	
Single-payment loans for personal expenditures	82,701	4,263	74,377	161,341	
All other loans (including overdrafts)	15,041	1,702	7,560	24,303	
TOTAL LOANS AND SECURITIES	2,483,311	279,846	2,307,023	5,070,180	2,565
Bank premises, furniture and fixtures, and other assets representing bank premises	59,216	3,333	41,770	104,319	25
Real estate owned other than bank premises	1,504	268	3,042	4,814	0
Investments in subsidiaries not consolidated	288	0	295	583	0
Customers' liabilities on acceptances outstanding	229	0	688	917	0
Other assets	21,289	1,293	8,366	30,948	83
TOTAL ASSETS	3,011,061	320,538	2,602,417	5,934,016	3,076

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
393,475	233,839	299,809	927,123	1,056	713,995	90,573	349,448	1,154,016	264
44,794	13,164	43,100	101,048	227	66,350	13,010	51,921	131,281	19
130,293	55,192	0	185,475	0	200,120	29,402	0	229,522	0
117,799	42,199	241,017	401,015	827	148,318	26,255	247,268	421,841	245
712	600	206	1,518	0	14,659	2,475	12,293	29,427	0
57	263	0	320	0	346	0	0	346	0
99,840	122,421	15,486	237,747	2	284,202	19,431	37,966	341,599	0
750,833	228,904	929,426	1,909,163	6,566	1,424,206	198,915	1,066,196	2,689,317	326
382,364	130,809	560,573	1,073,746	4,882	773,419	90,457	482,619	1,346,495	295
39,692	7,917	99,350	146,959	0	72,178	20,947	91,816	184,941	0
320,381	87,637	264,644	672,662	1,684	566,162	86,696	462,609	1,115,467	31
8,396	2,541	4,859	15,796	0	12,447	815	29,152	42,414	0
1,291	12,256	0	13,547	0	693	0	4,473	5,166	0
99,430	111,800	96,590	307,820	150	170,464	25,650	85,305	281,419	0
1,226,693	577,655	1,205,178	3,009,526	5,774	1,953,526	283,909	1,357,246	3,594,681	788
322,461	136,208	446,076	904,745	2,707	365,088	75,725	500,791	941,604	
43,970	11,540	127,597	183,107	1,801	10,798	5,643	61,895	78,336	
6,522	425	5,439	12,386	0	5,736	3,435	23,859	33,030	
1,724	144	1,169	3,037	0	5,217	1,835	10,311	17,363	
129,323	74,175	199,088	402,586	326	131,715	15,159	182,929	329,803	
3,643	36	423	4,102	0	4,157	349	1,456	5,962	
10,194	3,860	3,338	17,392	0	11,002	4,119	10,308	25,429	
127,085	46,028	109,022	282,135	580	196,463	45,185	210,033	451,681	
532	659	3,193	4,384	0	11,600	0	3,707	15,307	
70,654	50,142	9,540	130,336	0	156,429	11,593	34,866	202,888	
3,447	2,187	6,640	12,274	0	21,608	450	2,276	24,334	
4,842	13,289	3,282	21,413	0	11,800	3,495	6,406	21,701	
73,635	13,269	104,327	191,231	718	25,741	11,990	51,795	89,526	
306,972	210,771	227,476	745,219	271	770,683	95,796	374,407	1,240,886	
411,097	142,558	390,646	944,301	2,012	536,835	83,574	366,711	987,120	
138,595	38,673	123,639	300,907	294	118,315	34,719	133,011	286,045	
27,869	11,016	2,800	41,685	0	33,059	2,388	8,462	43,909	
3,233	1,192	251	4,676	0	4,915	1,076	447	6,438	
26,756	7,015	25,610	59,381	0	29,836	2,473	20,765	53,074	
35,039	5,793	32,012	72,844	68	21,549	4,693	25,808	52,050	
28,364	13,318	19,174	60,856	0	17,332	4,091	20,667	42,090	
46,450	16,821	80,074	143,345	0	96,816	23,403	81,971	202,190	
104,791	48,730	107,086	260,607	1,650	215,013	10,731	75,580	301,324	
33,053	8,572	13,998	55,623	66	53,742	1,286	16,287	71,315	
2,078,247	930,615	2,231,194	5,240,056	12,490	3,548,889	508,474	2,513,220	6,570,583	1,114
41,689	14,853	34,306	90,848	80	77,495	6,919	46,085	130,499	7
2,350	32	1,421	3,803	24	4,439	122	4,986	9,547	0
0	75	0	75	0	0	0	10	10	0
1,027	0	3,456	4,483	0	1,603	14	4,821	6,438	0
18,606	8,319	9,525	36,450	0	47,278	3,942	20,116	71,336	0
2,535,394	1,187,733	2,579,711	6,302,838	13,650	4,393,699	610,044	2,938,686	7,942,429	1,385

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,949,578	225,583	1,821,131	3,996,292	1,063
Individuals, partnerships, and corporations - demand	885,500	97,020	756,018	1,738,538	617
Individuals, partnerships, and corporations - time	1,048,649	127,222	1,049,253	2,225,124	440
Savings deposits	387,211	40,603	386,146	813,960	0
Deposits accumulated for payment of personal loans	62	0	760	822	0
Other deposits of individuals, partnerships, and corps.	661,376	86,619	662,347	1,410,342	440
Certified and officers' checks, letters of credit, travelers' checks, etc.	15,429	1,341	15,860	32,630	6
GOVERNMENT DEPOSITS - TOTAL	449,012	51,685	471,677	972,374	510
United States Government - demand	58,883	5,641	55,424	119,948	0
United States Government - time	2,455	214	365	3,034	0
States and subdivisions - demand	223,317	24,835	198,061	446,213	4
States and subdivisions - time	164,357	20,995	217,827	403,179	506
DOMESTIC INTERBANK DEPOSITS - TOTAL	168,033	3,931	10,724	182,688	0
Commercial banks in the United States - demand	166,922	3,931	10,694	181,547	0
Commercial banks in the United States - time	293	0	30	323	0
Mutual savings banks in the United States - demand	695	0	0	695	0
Mutual savings banks in the United States - time	123	0	0	123	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	72	72	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	72	72	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,566,623	281,199	2,303,604	5,151,426	1,573
Demand	1,350,746	132,768	1,036,129	2,519,643	627
Time	1,215,877	148,431	1,267,475	2,631,783	946
MISCELLANEOUS LIABILITIES - TOTAL	149,144	7,043	49,059	205,246	589
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	81,054	1,105	125	82,284	0
Other liabilities for borrowed money	8,557	0	2,148	10,705	413
Mortgage indebtedness	782	74	12,272	13,128	0
Acceptances outstanding	229	0	689	918	0
Other liabilities	58,522	5,864	33,825	98,211	176
TOTAL LIABILITIES	2,715,767	288,242	2,352,663	5,356,672	2,162
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	154	0	4	158	0
RESERVES ON LOANS AND SECURITIES - TOTAL	22,721	2,484	17,306	42,511	27
Reserve for bad debt losses on loans	21,680	2,412	16,342	40,434	27
Other reserves on loans	419	72	492	983	0
Reserves on securities	622	0	472	1,094	0
CAPITAL ACCOUNTS - TOTAL	272,419	29,812	232,444	534,675	887
Capital notes and debentures	6,985	300	2,592	9,877	0
Equity capital - total	265,434	29,512	229,852	524,798	887
Preferred stock	800	0	33	833	0
Common stock	72,000	6,658	57,069	135,727	100
Surplus	108,629	13,631	107,169	229,429	500
Undivided profits	82,039	9,132	63,954	155,125	268
Reserve for contingencies and other capital reserves	1,966	91	1,627	3,684	19
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,011,061	320,538	2,602,417	5,934,016	3,076
MEMORANDA					
Demand deposits adjusted[4]	983,451	121,362	957,202	2,062,015	622
Average of total deposits for the 15 calendar days ending with call date	2,497,398	275,874	2,246,941	5,020,213	1,592
Average of total loans for the 15 calendar days ending with call date	1,359,552	151,920	1,215,982	2,727,454	1,990
Unearned discount on instalment loans included in total capital accounts	3,187	361	3,320	6,868	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.8	11.2	9.3	12.2	13.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	17.8	21.1	23.0	20.2	9.0
Other securities	13.8	14.6	14.3	14.1	8.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	50.9	51.5	51.3	51.1	65.5
Other assets	2.7	1.5	2.1	2.4	3.5
Total capital accounts	9.0	9.3	8.9	9.0	28.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.8	13.3	12.6	12.7	36.8
NUMBER OF BANKS	171	31	398	600	1

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,944,811	739,973	1,971,984	4,656,768	11,268	2,915,591	406,280	1,946,580	5,268,451	926
932,037	367,443	872,345	2,171,825	6,545	1,449,046	181,956	818,721	2,449,723	467
997,753	350,627	1,084,325	2,432,705	4,685	1,432,130	217,914	1,104,363	2,754,407	459
407,037	117,929	352,825	877,791	2,207	723,473	101,397	513,945	1,338,815	156
2,281	244	18,168	20,693	0	9,029	0	20	9,049	0
588,435	232,454	713,332	1,534,221	2,478	699,628	116,517	590,398	1,406,543	303
15,021	21,903	15,314	52,238	38	34,415	6,410	23,496	64,321	0
167,550	69,416	304,972	541,938	351	580,142	73,419	500,392	1,153,953	271
29,361	16,363	28,764	74,488	11	46,313	6,236	34,927	87,476	0
793	405	292	1,490	0	120	10	2,503	2,633	0
81,856	18,196	213,249	313,301	92	241,819	30,059	184,671	456,549	121
55,540	34,452	62,667	152,659	248	291,890	37,114	278,291	607,295	150
101,034	200,823	20,047	321,904	0	272,346	46,042	124,023	442,411	0
99,367	200,458	19,299	319,124	0	241,455	42,439	104,992	388,886	0
1,481	350	748	2,579	0	30,891	3,603	19,031	53,525	0
186	15	0	201	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	28	0	28	0	19,794	1	11	19,806	0
0	0	0	0	0	1,478	0	0	1,478	0
0	0	0	0	0	10,500	0	0	10,500	0
0	28	0	28	0	7,799	1	11	7,811	0
0	0	0	0	0	17	0	0	17	0
2,213,395	1,010,240	2,297,003	5,520,638	11,619	3,787,873	525,742	2,571,006	6,884,621	1,197
1,157,828	624,406	1,148,971	2,931,205	6,686	2,022,325	267,101	1,166,818	3,456,244	588
1,055,567	385,834	1,148,032	2,589,433	4,933	1,765,548	258,641	1,404,188	3,428,377	609
96,981	69,144	48,658	214,783	40	206,379	35,844	103,006	345,229	0
45,380	48,057	275	93,712	0	92,990	19,675	25,597	138,262	0
732	1,100	1,623	3,455	0	17,043	0	21,827	38,870	0
1,828	555	828	3,211	0	15,829	53	6,632	22,514	0
1,027	0	3,746	4,773	0	1,603	14	4,821	6,438	0
48,014	19,432	42,186	109,632	40	78,914	16,102	44,129	139,145	0
2,310,376	1,079,384	2,345,661	5,735,421	11,659	3,994,252	561,586	2,674,012	7,229,850	1,197
0	0	0	0	0	0	0	2	2	0
26,984	11,008	26,972	64,964	21	43,418	9,761	37,149	90,328	9
21,142	10,352	18,329	49,823	21	28,143	6,095	17,719	51,957	9
135	0	2,123	2,258	0	7,569	2,535	9,166	19,270	0
5,707	656	6,520	12,883	0	7,706	1,131	10,264	19,101	0
198,034	97,341	207,078	502,453	1,970	356,029	38,697	227,523	622,249	179
0	0	8,118	8,118	0	350	1,600	2,281	4,231	0
198,034	97,341	198,960	494,335	1,970	355,679	37,097	225,242	618,018	179
0	700	471	1,171	0	2,700	0	0	2,700	0
39,169	19,100	46,586	104,855	155	78,263	8,932	62,809	150,004	30
98,329	50,400	81,982	230,711	830	175,488	17,481	80,707	273,676	70
56,721	22,058	64,128	142,907	985	91,458	10,314	77,467	179,239	76
3,815	5,083	5,793	14,691	0	7,770	370	4,259	12,399	3
2,535,394	1,187,733	2,579,711	6,302,838	13,650	4,393,699	610,044	2,938,686	7,942,429	1,385
929,260	285,164	1,085,422	2,299,846	6,673	1,450,355	198,995	988,933	2,638,283	588
2,176,940	925,042	2,206,397	5,308,379	10,755	3,676,625	510,062	2,528,884	6,715,571	1,265
1,226,155	634,218	1,211,974	3,072,347	5,721	1,935,856	317,361	1,362,769	3,615,986	788
1,493	0	2,594	4,087	34	1,275	297	5,474	7,046	1
15.5	19.7	11.6	14.7	7.7	16.3	14.8	11.9	14.5	19.1
16.6	11.7	25.6	19.4	35.8	19.2	18.3	19.5	19.3	21.3
13.0	8.6	10.4	11.1	12.3	13.2	14.3	16.9	14.6	2.2
52.3	58.0	50.5	52.6	43.4	48.3	50.7	49.1	48.8	56.9
2.5	2.0	1.9	2.2	.8	3.0	1.8	2.6	2.7	.5
7.8	8.2	8.0	8.0	14.4	8.1	6.3	7.7	7.8	12.9
11.3	11.8	12.0	11.7	25.5	12.3	9.0	10.8	11.4	21.7
80	14	245	339	4	49	10	172	231	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	108,293	44,860	28,862	182,015	984
Currency and coin	20,827	7,815	8,222	36,864	0
Reserve with Federal Reserve banks (member banks)	26,059	10,040	0	36,099	0
Demand balances with banks in U.S. (except American branches of foreign banks)	20,717	18,355	18,289	57,361	972
Other balances with banks in United States	214	2,000	60	2,274	0
Balances with banks in foreign countries	357	20	66	443	0
Cash items in process of collection	40,119	6,630	2,225	48,974	12
INVESTMENT SECURITIES - TOTAL	189,111	126,681	88,837	404,629	1,210
U.S. Treasury securities	57,869	22,979	24,288	105,136	1,180
Securities of other U.S. Government agencies and corps	3,321	6,139	7,909	17,369	0
Obligations of States and subdivisions	126,166	95,768	51,803	273,737	0
Other securities	1,755	1,795	4,837	8,387	30
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	7,845	1,600	4,350	13,795	0
OTHER LOANS AND DISCOUNTS - TOTAL	436,778	221,745	228,979	887,502	3,222
Real estate loans - total	145,319	70,511	91,492	307,322	0
Secured by farmland	1,890	1,326	2,074	5,290	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	4,574	3,163	3,083	10,820	0
Guaranteed by Veterans Administration	1,788	2,334	1,079	5,201	0
Not insured or guaranteed by FHA or VA	70,853	33,124	44,703	148,680	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	0	334	0	334	0
Not insured by FHA	1,486	1,850	4,734	8,070	0
Secured by other properties	64,728	28,380	35,819	128,927	0
Loans to domestic commercial and foreign banks	0	0	570	570	0
Loans to other financial institutions	6,769	2,540	542	9,851	0
Loans to brokers and dealers in securities	27	2,000	1,152	3,179	0
Other loans for purchasing or carrying securities	456	149	316	921	0
Loans to farmers (excluding loans on real estate)	5,172	1,405	3,432	10,009	0
Commercial and industrial loans (incl. open market paper)	146,872	60,388	71,282	278,542	0
Other loans to individuals - total	125,888	82,829	58,296	267,013	3,222
Passenger automobile instalment loans	46,097	25,315	21,584	92,996	1,096
Credit cards and related plans:					
Retail (charge account) credit card plans	6,726	2,714	1,322	10,762	0
Check credit and revolving credit plans	1,081	4,778	448	6,307	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	7,841	7,702	2,934	18,477	0
Other retail consumer goods	8,308	3,766	6,816	18,890	580
Residential repair and modernization instalment loans	4,968	3,485	3,327	11,778	354
Other instalment loans for personal expenditures	20,678	13,356	13,520	47,554	838
Single-payment loans for personal expenditures	30,191	21,713	8,345	60,249	354
All other loans (including overdrafts)	6,275	1,923	1,897	10,095	0
TOTAL LOANS AND SECURITIES	633,734	350,026	322,166	1,305,926	4,432
Bank premises, furniture and fixtures, and other assets representing bank premises	16,775	6,715	8,562	32,052	51
Real estate owned other than bank premises	108	253	451	812	0
Investments in subsidiaries not consolidated	67	4	910	981	0
Customers' liabilities on acceptances outstanding	547	0	107	654	0
Other assets	7,318	6,456	3,529	17,303	90
TOTAL ASSETS	766,842	408,314	364,587	1,539,743	5,557

MARYLAND				MASSACHUSETTS				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
470,156	122,046	243,373	835,575	1,745,371	431,756	202,846	2,379,973	19,026
63,902	20,119	53,362	137,383	140,512	41,247	40,145	221,904	0
171,556	41,700	0	213,256	461,591	168,101	0	629,692	0
47,764	14,972	154,911	217,647	175,102	44,400	128,698	348,200	12,729
215	8,403	4,776	13,394	64,571	145	21,794	86,510	400
1,631	312	500	2,443	12,632	2,000	43	14,675	0
185,088	36,540	29,824	251,452	890,963	175,863	12,166	1,078,992	5,897
840,403	186,056	835,980	1,862,439	2,036,473	797,398	457,785	3,291,656	82,350
260,289	57,789	445,485	763,563	682,652	189,453	139,570	1,011,675	19,318
74,055	11,015	61,865	146,935	73,880	88,678	52,905	215,463	236
478,475	115,124	315,108	908,707	1,229,789	509,020	246,247	1,985,056	60,044
27,584	2,128	13,522	43,234	50,152	10,247	19,063	79,462	2,752
387	0	0	387	121,698	681	2,019	124,398	0
134,275	8,000	119,200	261,475	211,836	26,150	59,095	297,081	13,700
1,502,011	369,781	1,454,928	3,326,720	4,799,772	1,357,144	1,113,293	7,270,209	27,425
443,932	130,918	612,486	1,187,336	742,747	251,256	286,897	1,280,900	0
40,485	4,788	28,156	73,429	1,440	832	869	3,141	0
10,848	33	10,550	21,431	19,208	3,918	2,070	25,196	0
6,317	96	10,900	17,313	14,707	3,172	3,890	21,769	0
227,336	54,506	264,723	546,565	233,732	84,914	122,611	441,257	0
0	0	13,236	13,236	46,741	2,873	0	49,614	0
8,494	176	47,441	56,111	46,533	18,550	10,774	75,857	0
150,452	71,319	237,480	459,251	380,386	136,997	146,683	664,066	0
18,710	75	20	18,805	34,922	9,967	0	44,889	0
66,200	21,390	53,731	141,321	423,090	102,054	21,891	547,035	0
4,521	0	6,652	11,173	26,677	7,911	361	34,949	0
20,926	853	5,070	26,849	25,509	2,260	2,705	30,474	0
17,839	2,581	18,012	38,432	6,738	1,054	2,026	9,818	0
455,075	108,432	316,071	879,578	2,559,015	626,929	454,195	3,640,139	20,303
416,566	98,595	412,100	927,261	883,726	335,293	334,372	1,553,391	6,544
182,181	26,078	165,350	373,609	240,176	83,055	98,985	422,216	401
37,793	0	25,482	63,275	49,839	53,522	21,303	124,664	0
5,393	3,417	6,071	14,881	58,726	8,896	8,815	76,437	0
12,463	356	4,362	17,181	12,310	7,019	34,935	54,264	0
25,364	3,706	36,266	65,336	30,112	9,581	12,138	51,831	139
20,169	5,978	25,372	51,519	44,881	19,280	17,883	82,044	125
57,121	33,544	67,014	157,679	142,714	42,219	66,680	251,613	5,476
76,082	25,516	82,183	183,781	304,968	111,721	73,633	490,322	403
58,242	6,937	30,786	95,965	97,348	20,420	10,846	128,614	578
2,477,076	563,837	2,410,108	5,451,021	7,169,779	2,181,373	1,632,192	10,983,344	123,475
48,768	10,745	43,987	103,500	172,541	53,000	40,107	265,648	7,184
6,948	1,023	5,522	13,493	8,387	2,810	685	11,882	17
386	0	736	1,122	21,502	7,281	178	28,961	0
618	6	377	1,001	69,321	10,813	3,630	83,764	0
29,948	6,068	27,366	63,382	188,217	30,879	14,476	233,572	2,750
3,033,900	703,725	2,731,469	6,469,094	9,375,118	2,717,912	1,894,114	13,987,144	152,452

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	573,293	290,065	287,982	1,151,340	4,142
Individuals, partnerships, and corporations - demand	250,653	109,235	115,157	475,045	1
Individuals, partnerships, and corporations - time	316,099	177,727	169,795	663,621	4,141
Savings deposits	197,393	123,167	111,662	432,222	0
Deposits accumulated for payment of personal loans	0	0	0	0	0
Other deposits of individuals, partnerships, and corps.	118,706	54,560	58,133	231,399	4,141
Certified and officers' checks, letters of credit, travelers' checks, etc.	6,541	3,103	3,030	12,674	0
GOVERNMENT DEPOSITS - TOTAL	51,205	38,140	20,831	110,176	0
United States Government - demand	10,345	7,698	4,930	22,973	0
United States Government - time	407	255	3	665	0
States and subdivisions - demand	17,268	16,415	10,401	44,084	0
States and subdivisions - time	23,185	13,772	5,497	42,454	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	18,741	7,544	6,002	32,287	0
Commercial banks in the United States - demand	10,890	4,461	3,358	18,709	0
Commercial banks in the United States - time	0	0	459	459	0
Mutual savings banks in the United States - demand	7,851	2,163	1,545	11,559	0
Mutual savings banks in the United States - time	0	920	640	1,560	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	93	0	263	356	0
Foreign governments, central banks, etc. - demand	0	0	263	263	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	93	0	0	93	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	643,332	335,749	315,078	1,294,159	4,142
Demand	303,641	143,075	138,684	585,400	1
Time	339,691	192,674	176,394	708,759	4,141
MISCELLANEOUS LIABILITIES - TOTAL	54,889	35,933	15,074	105,896	864
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	22,425	14,592	4,170	41,187	0
Other liabilities for borrowed money	3,355	6,900	0	10,255	0
Mortgage indebtedness	0	0	562	562	0
Acceptances outstanding	547	0	107	654	0
Other liabilities	28,562	14,441	10,235	53,238	864
TOTAL LIABILITIES	698,221	371,682	330,152	1,400,055	5,006
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	7,169	4,255	4,295	15,719	59
Reserve for bad debt losses on loans	6,970	4,255	4,293	15,518	59
Other reserves on loans	134	0	0	134	0
Reserves on securities	65	0	2	67	0
CAPITAL ACCOUNTS - TOTAL	61,452	32,377	30,140	123,969	492
Capital notes and debentures	150	4,230	1,200	5,580	0
Equity capital - total	61,302	28,147	28,940	118,389	492
Preferred stock	0	0	100	100	0
Common stock	20,708	9,725	7,804	38,237	298
Surplus	21,399	9,025	10,120	40,544	180
Undivided profits	18,441	9,382	10,700	38,523	14
Reserve for contingencies and other capital reserves	754	15	216	985	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	766,842	408,314	364,587	1,539,743	5,557
MEMORANDA					
Demand deposits adjusted[4]	242,287	124,286	128,171	494,744	11
Average of total deposits for the 15 calendar days ending with call date	643,852	334,875	276,231	1,254,958	4,141
Average of total loans for the 15 calendar days ending with call date	450,941	231,460	229,652	912,053	3,220
Unearned discount on instalment loans included in total capital accounts	428	0	147	575	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.1	11.0	7.9	11.8	17.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.0	7.1	8.8	8.0	21.2
Other securities	16.7	23.9	15.5	18.3	.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.0	54.7	64.0	58.5	58.0
Other assets	3.2	3.3	3.7	3.4	2.5
Total capital accounts	8.0	7.9	8.3	8.1	8.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.2	9.5	9.7	9.9	14.5
NUMBER OF BANKS	19	6	14	39	4

MARYLAND				MASSACHUSETTS				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
2,275,848	544,473	2,204,557	5,024,878	5,486,111	1,838,483	1,374,856	8,699,450	104,545
1,136,704	291,586	1,062,509	2,490,799	3,200,371	1,096,258	676,689	4,973,318	82,969
1,115,723	247,950	1,116,021	2,479,694	2,167,836	702,024	667,108	3,536,968	16,445
893,799	217,416	826,837	1,938,052	1,105,202	375,719	407,576	1,888,497	601
232	0	418	650	207	0	0	207	1,022
221,692	30,534	288,766	540,992	1,062,427	326,305	259,532	1,648,264	14,822
23,421	4,937	26,027	54,385	117,904	40,201	31,059	189,164	5,131
232,822	40,742	157,885	431,449	675,425	187,134	200,541	1,063,100	17,526
62,048	15,731	33,382	111,161	190,832	53,542	43,415	287,789	1,342
1,916	0	230	2,146	3,944	4	125	4,073	0
132,392	23,435	60,065	215,892	274,591	98,189	94,434	467,214	16,184
36,466	1,576	64,208	102,250	206,058	35,399	62,567	304,024	0
97,484	23,658	35,381	156,523	974,905	138,825	21,122	1,134,852	4,779
90,597	22,147	33,794	146,538	644,878	30,112	5,797	680,787	4,779
527	0	550	1,077	30,451	12,601	3,252	46,304	0
6,340	1,511	1,037	8,888	126,495	35,002	11,373	172,870	0
20	0	0	20	173,081	61,110	700	234,891	0
5,694	1,179	1,790	8,663	181,243	24,011	2	205,256	0
14	0	0	14	3,783	23	0	3,806	0
150	0	0	150	116,500	14,000	0	130,500	0
5,480	1,179	1,790	8,449	58,760	9,988	2	68,750	0
50	0	0	50	2,200	0	0	2,200	0
2,611,848	610,052	2,399,613	5,621,513	7,317,684	2,188,453	1,596,521	11,102,658	126,850
1,456,996	360,526	1,218,604	3,036,126	4,617,614	1,363,315	862,769	6,843,698	110,405
1,154,852	249,526	1,181,009	2,585,387	2,700,070	825,138	733,752	4,258,960	16,445
167,535	17,702	69,455	254,692	1,182,918	280,524	137,278	1,600,720	2,659
88,905	6,400	17,550	112,855	758,750	161,508	12,482	932,740	1,100
13,097	0	266	13,363	34,545	2,103	28,214	64,862	0
760	0	99	859	3,727	0	6,846	10,573	0
618	6	377	1,001	70,870	10,813	4,637	86,320	0
64,155	11,296	51,163	126,614	315,026	106,100	85,099	506,225	1,559
2,779,383	627,754	2,469,068	5,876,205	8,500,602	2,468,977	1,733,799	12,703,378	129,509
0	0	0	0	0	0	0	0	0
27,792	8,970	25,703	62,465	109,580	27,235	17,376	154,191	1,329
27,792	8,963	24,936	61,691	107,132	26,928	16,806	150,866	212
0	0	572	572	1,321	260	346	1,927	0
0	7	195	202	1,127	47	224	1,398	1,117
226,725	67,001	236,698	530,424	764,936	221,700	142,939	1,129,575	21,614
2,933	500	8,420	11,853	34,245	20,000	9,316	63,561	0
223,792	66,501	228,278	518,571	730,691	201,700	133,623	1,066,014	21,614
0	0	0	0	0	200	0	200	0
51,683	14,879	58,401	124,963	158,353	49,933	39,861	248,147	6,550
99,551	33,564	112,788	245,903	368,728	103,648	67,312	539,688	9,050
63,471	13,799	48,129	125,399	175,804	47,569	25,544	248,917	6,014
9,087	4,259	8,960	22,306	27,806	350	906	29,062	0
3,033,900	703,725	2,731,469	6,469,094	9,375,118	2,717,912	1,894,114	13,987,144	152,452
1,119,263	286,108	1,121,604	2,526,975	2,890,941	1,103,798	801,391	4,796,130	98,387
2,579,610	618,961	2,373,657	5,572,228	7,064,850	2,135,816	1,583,745	10,784,411	121,362
1,510,026	383,003	1,524,077	3,417,106	4,756,055	1,363,213	1,134,531	7,253,799	27,535
589	713	396	1,698	1,595	0	1,431	3,026	0
15.5	17.3	8.9	12.9	18.6	15.9	10.7	17.0	12.5
11.0	9.8	18.6	14.1	8.1	10.2	10.2	8.8	12.8
16.7	16.7	12.0	14.7	15.0	19.1	14.1	15.6	41.2
53.9	53.7	57.6	55.5	53.5	50.9	61.9	54.1	27.0
2.9	2.5	2.9	2.8	4.9	3.9	3.1	4.5	6.5
7.5	9.5	8.7	8.2	8.2	8.2	7.5	8.1	14.2
9.8	12.8	11.6	10.9	11.0	10.6	9.2	10.7	18.9
41	7	66	114	84	15	56	155	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971(Amounts in thousands of dollars)

ASSETS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,491,765	795,500	178,607	3,465,872	2,207
Currency and coin	199,337	130,123	49,040	378,500	13
Reserve with Federal Reserve banks (member banks)	742,978	305,071	0	1,048,049	0
Demand balances with banks in U.S. (except American branches of foreign banks)	679,233	152,532	111,193	942,958	2,194
Other balances with banks in United States	112,726	27,501	8,153	148,380	0
Balances with banks in foreign countries	8,747	5,419	100	14,266	0
Cash items in process of collection	748,744	174,854	10,121	933,719	0
INVESTMENT SECURITIES - TOTAL	3,558,154	2,475,676	1,061,165	7,094,995	4,536
U.S. Treasury securities	1,435,282	758,419	441,723	2,635,424	0
Securities of other U.S. Government agencies and corps.	211,374	176,609	111,450	499,433	0
Obligations of States and subdivisions	1,790,321	1,491,617	469,319	3,751,257	4,061
Other securities	121,177	49,031	38,673	208,881	475
TRADING ACCOUNT SECURITIES	23,116	18,260	0	41,376	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	185,389	168,155	101,585	455,129	4,301
OTHER LOANS AND DISCOUNTS - TOTAL	7,283,576	4,537,948	1,553,427	13,374,951	7,741
Real estate loans - total	2,966,871	2,222,256	764,376	5,953,503	
Secured by farmland	35,820	40,504	48,852	125,176	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	433,509	442,427	25,720	901,656	
Guaranteed by Veterans Administration	105,707	69,270	4,738	179,715	
Not insured or guaranteed by FHA or VA	1,599,599	963,937	452,286	3,015,822	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	9,551	341	336	10,228	
Not insured by FHA	71,219	185,272	38,341	294,832	
Secured by other properties	711,466	520,505	194,103	1,426,074	
Loans to domestic commercial and foreign banks	64,269	34,692	1,677	100,638	
Loans to other financial institutions	493,659	142,262	15,024	650,945	
Loans to brokers and dealers in securities	32,249	4,126	1,272	37,647	
Other loans for purchasing or carrying securities	54,844	13,457	3,960	72,261	
Loans to farmers (excluding loans on real estate)	52,664	67,375	73,789	193,828	
Commercial and industrial loans (incl. open market paper)	1,946,359	1,092,675	265,286	3,304,320	
Other loans to individuals - total	1,441,428	921,410	414,048	2,776,886	
Passenger automobile instalment loans	536,742	326,362	187,966	1,051,070	
Credit cards and related plans:					
Retail (charge account) credit card plans	78,792	65,024	5,758	149,574	
Check credit and revolving credit plans	27,949	9,300	2,490	39,739	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	130,079	63,599	29,118	222,796	
Other retail consumer goods	187,870	66,167	45,488	299,525	
Residential repair and modernization instalment loans	127,073	76,535	19,554	223,162	
Other instalment loans for personal expenditures	167,050	129,401	60,841	357,292	
Single-payment loans for personal expenditures	185,873	185,022	62,833	433,728	
All other loans (including overdrafts)	231,233	39,695	13,995	284,923	
TOTAL LOANS AND SECURITIES	11,050,235	7,200,039	2,716,177	20,966,451	16,578
Bank premises, furniture and fixtures, and other assets representing bank premises	199,842	124,334	47,451	371,627	1,183
Real estate owned other than bank premises	7,275	19,122	2,863	29,260	0
Investments in subsidiaries not consolidated	28,835	12,000	42	40,877	0
Customers' liabilities on acceptances outstanding	24,397	775	193	25,365	0
Other assets	136,910	89,966	22,696	249,572	148
TOTAL ASSETS	13,939,259	8,241,736	2,968,029	25,149,024	20,116

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
1,128,038	44,686	242,539	1,415,263	979	271,277	20,832	214,035	506,144
53,983	3,912	37,883	95,778	27	34,757	3,882	37,143	75,782
314,447	19,136	0	333,583	0	59,559	3,945	0	63,504
207,829	13,564	191,093	412,486	952	86,173	11,022	138,700	235,895
1,045	0	162	1,207	0	6,680	100	28,127	34,907
4,469	20	70	4,559	0	0	0	0	0
546,265	8,054	13,331	567,650	0	84,108	1,883	10,065	96,056
1,714,613	113,076	1,298,535	3,126,224	8,453	443,643	47,547	639,880	1,131,070
698,322	51,580	650,240	1,400,142	600	209,406	19,595	248,411	477,412
180,992	19,433	311,658	512,083	213	32,831	1,604	90,819	125,254
807,551	39,760	328,724	1,176,035	7,294	196,627	25,961	294,187	516,775
27,748	2,303	7,913	37,964	346	4,779	387	6,463	11,629
129,335	0	0	129,335	0	27,482	0	0	27,482
146,275	7,204	52,167	205,646	0	29,454	7,800	44,104	81,358
3,848,743	183,866	1,748,933	5,781,542	1,506	962,742	57,536	874,206	1,894,484
987,239	68,249	567,445	1,622,933	975	185,970	18,300	276,451	480,721
32,178	2,785	77,723	112,686	1	24,503	2,357	103,621	130,481
82,462	4,002	33,980	120,444	0	3,508	400	2,588	6,496
41,527	2,208	8,935	52,670	60	331	2	142	475
597,172	37,534	316,359	951,065	899	78,483	5,575	92,626	176,684
1,865	32	390	2,287	0	4,082	0	523	4,605
26,259	1,335	9,195	36,789	0	1,455	54	5,844	7,353
205,776	20,353	120,863	346,992	15	73,608	9,912	71,107	154,627
31,257	0	4,927	36,184	0	31	0	3,224	3,255
211,791	1,572	7,330	220,693	0	54,491	21	20,481	74,993
9,351	0	93	9,444	0	1,843	0	2,450	4,293
146,578	1,917	7,324	155,819	36	15,127	21	7,862	23,010
209,950	18,766	397,165	625,881	7	41,805	3,776	94,702	140,283
1,383,446	51,470	290,359	1,725,275	137	286,985	15,468	224,050	526,503
819,145	39,928	460,890	1,319,963	130	349,438	17,933	229,907	597,278
236,105	14,724	183,497	434,326	38	107,371	7,340	85,465	200,176
8,960	0	3,305	12,265	0	16,479	0	1,654	18,133
19,585	0	2,622	22,207	0	1,377	0	0	1,377
64,594	3,150	29,975	97,719	0	15,662	856	17,206	33,724
59,123	4,123	39,322	102,568	0	53,996	2,186	13,439	69,621
43,707	3,238	34,735	81,680	0	8,621	815	15,261	24,697
120,266	4,930	53,191	178,387	41	46,536	2,970	38,344	87,850
266,805	9,763	114,243	390,811	51	99,396	3,766	58,538	161,700
49,986	1,964	13,400	65,350	221	27,052	2,017	15,079	44,148
5,838,966	304,146	3,099,635	9,242,747	9,959	1,463,321	112,883	1,558,190	3,134,394
105,602	4,753	34,413	144,768	315	40,327	2,795	29,818	72,940
2,808	197	2,061	5,066	31	1,153	162	1,643	2,958
151	0	0	151	0	145	0	347	492
32,462	955	1,632	35,049	0	77	0	93	170
69,148	2,238	15,457	86,843	1,797	17,233	601	10,991	28,825
7,177,175	356,975	3,395,737	10,929,887	13,081	1,793,533	137,273	1,815,117	3,745,923

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	10,250,662	6,190,582	2,340,191	18,781,435	12,477
Individuals, partnerships, and corporations - demand	3,394,399	1,637,064	622,856	5,654,319	9,172
Individuals, partnerships, and corporations - time	6,252,182	4,478,161	1,689,204	12,419,547	3,305
Savings deposits	3,303,281	2,387,400	929,288	6,619,969	0
Deposits accumulated for payment of personal loans	299	114	41	454	0
Other deposits of individuals, partnerships, and corps.	2,948,602	2,090,647	759,875	5,799,124	3,305
Certified and officers' checks, letters of credit, travelers' checks, etc.	604,081	75,357	28,131	707,569	0
GOVERNMENT DEPOSITS - TOTAL	1,578,550	800,830	308,214	2,687,594	0
United States Government - demand	209,386	63,552	21,169	294,107	0
United States Government - time	1,018	23	30	1,071	0
States and subdivisions - demand	281,743	172,098	98,025	551,866	0
States and subdivisions - time	1,086,403	565,157	188,990	1,840,550	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	328,721	63,694	940	393,355	0
Commercial banks in the United States - demand	305,864	63,624	790	370,278	0
Commercial banks in the United States - time	22,758	0	150	22,908	0
Mutual savings banks in the United States - demand	99	50	0	149	0
Mutual savings banks in the United States - time	0	20	0	20	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	54,665	15,310	72	70,047	0
Foreign governments, central banks, etc. - demand	1,371	0	0	1,371	0
Foreign governments, central banks, etc. - time	22,800	8,750	0	31,550	0
Banks in foreign countries - demand	28,544	6,460	72	35,076	0
Banks in foreign countries - time	1,950	100	0	2,050	0
TOTAL DEPOSITS	12,212,598	7,070,416	2,649,417	21,932,431	12,477
Demand	4,825,487	2,018,205	771,043	7,614,735	9,172
Time	7,387,111	5,052,211	1,878,374	14,317,696	3,305
MISCELLANEOUS LIABILITIES - TOTAL	681,812	558,389	81,808	1,322,009	1,081
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	336,322	265,883	16,232	618,437	0
Other liabilities for borrowed money	28,681	89,637	100	118,418	0
Mortgage indebtedness	846	7,102	343	8,291	0
Acceptances outstanding	24,397	775	193	25,365	0
Other liabilities	291,566	194,992	64,940	551,498	1,081
TOTAL LIABILITIES	12,894,410	7,628,805	2,731,225	23,254,440	13,558
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	149,518	73,657	24,407	247,582	187
Reserve for bad debt losses on loans	145,923	73,265	24,227	243,415	187
Other reserves on loans	3,278	140	136	3,554	0
Reserves on securities	317	252	44	613	0
CAPITAL ACCOUNTS - TOTAL	895,331	539,274	212,397	1,647,002	6,371
Capital notes and debentures	122,896	38,301	8,051	169,248	0
Equity capital - total	772,435	500,973	204,346	1,477,754	6,371
Preferred stock	4,200	31,297	965	36,462	0
Common stock	210,805	139,040	64,758	414,603	1,750
Surplus	353,169	225,140	74,463	652,772	1,526
Undivided profits	190,873	94,933	58,249	344,055	3,019
Reserve for contingencies and other capital reserves	13,388	10,563	5,911	29,862	76
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	13,939,259	8,241,736	2,968,029	25,149,024	20,116
MEMORANDA					
Demand deposits adjusted[4]	3,561,493	1,716,175	738,963	6,016,631	9,172
Average of total deposits for the 15 calendar days ending with call date	11,971,483	7,020,778	3,051,156	22,043,417	12,516
Average of total loans for the 15 calendar days ending with call date	7,313,127	4,632,820	1,583,253	13,529,200	7,743
Unearned discount on instalment loans included in total capital accounts	1,784	784	271	2,839	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.9	9.7	6.0	13.8	11.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.8	11.3	18.6	12.5	.0
Other securities	13.9	18.9	17.1	15.9	22.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.6	57.1	55.8	55.0	59.9
Other assets	2.8	3.0	2.5	2.8	6.6
Total capital accounts	6.4	6.5	7.2	6.5	31.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.9	8.1	9.0	8.6	35.6
NUMBER OF BANKS	102	102	125	329	2

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
4,747,582	278,850	2,777,784	7,804,216	6,827	1,180,657	103,427	1,384,522	2,668,606
1,850,295	90,562	860,427	2,801,284	2,412	573,584	48,658	623,584	1,245,826
2,822,563	185,074	1,893,056	4,900,693	4,410	599,160	53,838	754,710	1,407,708
837,582	53,701	514,311	1,405,594	419	202,558	22,071	274,933	499,562
303	5	351	659	0	0	2,961	355	3,316
1,984,678	131,368	1,378,394	3,494,440	3,991	396,602	28,806	479,422	904,830
74,724	3,214	24,301	102,239	5	7,913	931	6,228	15,072
769,578	34,176	269,243	1,072,997	33	245,251	17,078	211,508	473,837
269,605	7,227	45,106	321,938	1	19,082	2,170	17,126	38,378
549	5	364	918	0	821	7	135	963
236,388	11,680	131,196	379,264	32	151,764	9,865	137,028	298,657
263,036	15,264	92,577	370,877	0	73,584	5,036	57,219	135,839
512,032	3,059	6,558	521,649	25	120,732	458	18,352	139,542
489,222	2,789	6,363	498,374	25	82,983	108	17,372	100,463
15,190	250	0	15,440	0	37,739	0	980	38,719
3,050	10	155	3,215	0	0	350	0	350
4,570	10	40	4,620	0	10	0	0	10
9,699	0	0	9,699	0	0	0	0	0
367	0	0	367	0	0	0	0	0
0	0	0	0	0	0	0	0	0
9,332	0	0	9,332	0	0	0	0	0
0	0	0	0	0	0	0	0	0
6,038,891	316,085	3,053,585	9,408,561	6,885	1,546,640	120,963	1,614,382	3,281,985
2,932,983	115,482	1,067,548	4,116,013	2,475	835,326	62,082	801,338	1,698,746
3,105,908	200,603	1,986,037	5,292,548	4,410	711,314	58,881	813,044	1,583,239
565,447	12,720	57,499	635,666	733	88,798	2,640	33,259	124,697
324,557	2,850	2,575	329,982	0	40,266	250	7,575	48,091
31,141	0	2,900	34,041	88	3,000	0	217	3,217
12,222	59	182	12,463	13	504	31	130	665
34,108	955	1,632	36,695	0	77	0	93	170
163,419	8,856	50,210	222,485	632	44,951	2,359	25,244	72,554
6,604,338	328,805	3,111,084	10,044,227	7,618	1,635,438	123,603	1,647,641	3,406,682
0	0	0	0	0	0	0	0	0
65,987	2,803	28,474	97,264	3	18,070	1,547	20,604	40,221
65,827	2,793	26,481	95,101	3	15,460	1,092	13,518	30,070
150	10	1,026	1,186	0	1,422	155	3,741	5,318
10	0	967	977	0	1,188	300	3,345	4,833
506,850	25,367	256,179	788,396	5,460	140,025	12,123	146,872	299,020
28,628	1,532	9,687	39,847	0	6,160	0	1,180	7,340
478,222	23,835	246,492	748,549	5,460	133,865	12,123	145,692	291,680
0	518	483	1,001	0	0	0	90	90
143,730	6,403	60,003	210,136	1,350	34,428	2,945	34,176	71,549
169,909	10,292	96,966	277,167	2,144	90,090	7,925	88,223	186,238
158,719	6,147	79,819	244,685	1,295	8,508	928	19,983	29,419
5,864	475	9,221	15,560	671	839	325	3,220	4,384
7,177,175	356,975	3,395,737	10,929,887	13,081	1,793,533	137,273	1,815,117	3,745,923
1,627,891	97,412	1,002,748	2,728,051	2,449	649,153	57,921	756,775	1,463,849
6,811,545	309,499	3,017,087	10,138,131	6,786	1,529,711	118,366	1,596,979	3,245,056
3,802,788	183,156	1,763,386	5,749,330	1,490	959,330	66,618	901,407	1,927,355
3,873	120	1,692	5,685	0	530	0	4,580	5,110
15.7	12.5	7.1	12.9	7.5	15.1	15.2	11.8	13.5
12.3	19.9	28.3	17.5	6.2	13.5	15.4	18.7	16.1
13.4	11.8	9.9	12.3	58.4	12.8	19.2	16.6	14.8
55.7	53.5	53.0	54.8	11.5	55.3	47.6	50.6	52.7
2.9	2.3	1.6	2.5	16.4	3.3	2.6	2.4	2.8
7.1	7.1	7.5	7.2	41.7	7.8	8.8	8.1	8.0
9.5	9.7	10.2	9.7	47.5	10.7	12.5	10.9	10.8
198	25	505	728	3	39	6	139	184

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,091,110	351,162	486,954	1,929,226	1,455
Currency and coin	51,330	22,912	73,314	147,556	227
Reserve with Federal Reserve banks (member banks)	367,643	120,648	0	488,291	0
Demand balances with banks in U.S. (except American branches of foreign banks)	155,880	66,259	391,777	613,916	1,162
Other balances with banks in United States	1,087	805	2,312	4,204	61
Balances with banks in foreign countries	4,357	500	0	4,857	0
Cash items in process of collection	510,813	140,038	19,551	670,402	5
INVESTMENT SECURITIES - TOTAL	1,309,832	680,023	2,126,094	4,115,949	27,874
U.S. Treasury securities	514,826	275,447	892,857	1,683,130	6,629
Securities of other U.S. Government agencies and corps	99,826	91,336	374,636	565,798	85
Obligations of States and subdivisions	644,176	305,489	831,607	1,781,272	1,536
Other securities	51,004	7,751	26,994	85,749	19,624
TRADING ACCOUNT SECURITIES	83,069	2,559	650	86,278	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	321,152	87,240	225,037	633,429	95
OTHER LOANS AND DISCOUNTS - TOTAL	2,834,860	1,058,543	2,580,984	6,474,387	4,550
Real estate loans - total	518,962	319,186	895,775	1,733,923	1,783
Secured by farmland	28,762	24,856	154,240	207,858	220
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	42,100	43,133	68,155	153,388	0
Guaranteed by Veterans Administration	15,886	11,835	30,966	58,687	0
Not insured or guaranteed by FHA or VA	212,417	132,771	376,412	721,600	626
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	1,046	83	342	1,471	0
Not insured by FHA	12,944	6,061	10,518	29,523	79
Secured by other properties	205,807	100,447	255,142	561,396	858
Loans to domestic commercial and foreign banks	21,206	763	5,076	27,045	0
Loans to other financial institutions	235,397	66,102	64,973	366,472	0
Loans to brokers and dealers in securities	45,189	6,552	6,728	58,469	0
Other loans for purchasing or carrying securities	28,936	15,234	31,399	75,569	0
Loans to farmers (excluding loans on real estate)	129,446	51,318	293,716	474,480	528
Commercial and industrial loans (incl. open market paper)	1,158,939	351,218	523,447	2,033,604	1,474
Other loans to individuals - total	654,810	218,825	746,551	1,620,186	700
Passenger automobile instalment loans	164,698	86,300	353,323	604,321	165
Credit cards and related plans:					
Retail (charge account) credit card plans	56,840	17,374	1,473	75,687	0
Check credit and revolving credit plans	8,920	645	4,236	13,801	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	38,514	9,221	59,854	107,589	73
Other retail consumer goods	33,321	20,378	53,329	107,028	153
Residential repair and modernization instalment loans	23,224	15,199	32,307	70,730	11
Other instalment loans for personal expenditures	38,243	23,531	74,828	136,602	54
Single-payment loans for personal expenditures	291,050	46,177	167,201	504,428	244
All other loans (including overdrafts)	41,975	29,345	13,319	84,639	65
TOTAL LOANS AND SECURITIES	4,548,913	1,828,365	4,932,765	11,310,043	32,519
Bank premises, furniture and fixtures, and other assets representing bank premises	62,017	17,422	60,884	140,323	1,908
Real estate owned other than bank premises	3,763	872	4,176	8,811	338
Investments in subsidiaries not consolidated	2,921	15	441	3,377	0
Customers' liabilities on acceptances outstanding	19,796	2,172	1,101	23,069	0
Other assets	64,730	24,083	37,466	126,279	762
TOTAL ASSETS	5,793,250	2,224,091	5,523,787	13,541,128	36,982

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
116,410	71,675	22,824	210,909	17	461,781	8,693	114,442	584,916	373
10,346	5,623	4,076	20,045	1	25,427	758	15,778	41,963	0
42,254	23,764	0	66,018	0	170,208	3,656	0	173,864	0
24,158	17,457	17,216	58,831	16	92,854	4,056	94,707	191,617	363
470	0	0	470	0	650	0	115	765	10
332	7	34	373	0	430	0	0	430	0
38,850	24,824	1,498	65,172	0	172,212	223	3,842	176,277	0
277,327	178,851	121,536	577,714	125	618,781	24,657	450,060	1,093,498	461
122,677	84,282	65,004	271,963	125	247,462	17,456	232,149	497,067	25
22,059	13,597	15,569	51,225	0	74,118	4,066	86,878	165,062	0
129,486	79,944	39,476	248,906	0	288,994	3,022	127,231	419,247	0
3,105	1,028	1,487	5,620	0	8,207	113	3,802	12,122	436
500	0	0	500	0	34,429	0	0	34,429	0
17,293	9,345	3,590	30,228	0	38,535	400	39,215	78,150	0
544,029	296,362	171,180	1,011,571	0	1,457,463	31,731	770,542	2,259,736	2,581
136,403	71,929	35,619	243,951		169,341	2,257	89,744	261,342	77
5,689	4,913	5,453	16,055		20,748	738	16,572	38,058	56
33,731	21,680	5,330	60,741		21,221	115	6,990	28,326	0
8,196	5,039	472	13,707		6,939	0	3,692	10,631	0
55,059	24,646	14,001	93,706		43,470	787	31,741	75,998	21
857	673	209	1,739		162	0	8	170	0
2,305	581	120	3,006		2,431	0	588	3,019	0
30,566	14,397	10,034	54,997		74,370	617	30,153	105,140	0
3,019	215	0	3,234		8,796	0	8	8,804	0
2,296	1,941	80	4,317		40,300	0	4,574	44,874	0
0	218	0	218		3,304	0	479	3,783	0
1,242	3,685	581	5,508		52,417	23	2,142	54,582	15
113,489	82,250	58,512	254,251		460,962	18,359	368,397	847,718	0
136,459	61,877	32,988	231,324		372,877	5,853	146,589	525,319	0
146,421	69,887	41,236	257,544		333,268	5,104	153,979	492,351	2,489
59,479	24,724	17,857	102,060		97,965	1,723	62,798	162,486	1,231
936	18	0	954		35,873	0	0	35,873	0
424	689	0	1,113		2,316	41	524	2,881	0
25,683	11,465	4,424	41,572		25,337	964	6,948	33,249	0
9,833	6,996	4,183	21,012		19,734	377	12,042	32,153	212
7,658	3,737	1,917	13,312		12,850	184	6,050	19,084	125
20,528	12,356	6,073	38,957		29,500	572	21,531	51,603	274
21,880	9,902	6,782	38,564		109,693	1,243	44,086	155,022	647
4,700	4,360	2,164	11,224		16,198	135	4,630	20,963	0
839,149	484,558	296,306	1,620,013	125	2,149,208	56,788	1,259,817	3,465,813	3,042
20,889	11,014	4,702	36,605	51	46,262	272	16,391	62,925	109
716	523	318	1,557	0	1,593	11	1,331	2,935	0
0	0	58	58	0	238	0	0	238	0
506	116	0	622	0	0	0	0	0	0
9,481	4,465	2,346	16,292	20	25,994	118	7,399	33,511	585
987,151	572,351	326,554	1,886,056	213	2,685,076	65,882	1,399,380	4,150,338	4,109

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,691,855	1,640,581	4,290,875	9,623,311	11,273
Individuals, partnerships, and corporations - demand	1,894,000	754,593	1,806,104	4,454,697	7,988
Individuals, partnerships, and corporations - time	1,761,139	868,217	2,438,985	5,068,341	3,170
Savings deposits	636,081	335,787	904,414	1,876,282	957
Deposits accumulated for payment of personal loans	150	67	3,481	3,698	0
Other deposits of individuals, partnerships, and corps.	1,124,908	532,363	1,531,090	3,188,361	2,213
Certified and officers' checks, letters of credit, travelers' checks, etc.	36,716	17,771	45,786	100,273	115
GOVERNMENT DEPOSITS - TOTAL	332,574	156,691	538,193	1,027,458	728
United States Government - demand	106,504	62,044	73,573	242,121	128
United States Government - time	290	44	1,676	2,010	0
States and subdivisions - demand	95,751	49,122	224,938	369,811	585
States and subdivisions - time	130,029	45,481	238,006	413,516	15
DOMESTIC INTERBANK DEPOSITS - TOTAL	608,445	130,015	68,388	806,848	155
Commercial banks in the United States - demand	604,645	130,005	67,752	802,402	155
Commercial banks in the United States - time	3,800	10	636	4,446	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	11,963	923	99	12,985	0
Foreign governments, central banks, etc. - demand	87	0	0	87	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	11,376	923	0	12,299	0
Banks in foreign countries - time	500	0	99	599	0
TOTAL DEPOSITS	4,644,837	1,928,210	4,897,555	11,470,602	12,156
Demand	2,749,079	1,014,458	2,218,153	5,981,690	8,971
Time	1,895,758	913,752	2,679,402	5,488,912	3,185
MISCELLANEOUS LIABILITIES - TOTAL	588,488	94,534	110,611	793,633	1,759
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	480,007	55,814	13,505	549,326	0
Other liabilities for borrowed money	1,720	3,802	4,038	9,560	605
Mortgage indebtedness	1,840	51	2,601	4,492	0
Acceptances outstanding	19,796	2,172	1,103	23,071	0
Other liabilities	85,125	32,695	89,364	207,184	1,154
TOTAL LIABILITIES	5,233,325	2,022,744	5,008,166	12,264,235	13,915
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	2	2	0
RESERVES ON LOANS AND SECURITIES - TOTAL	51,046	18,436	45,502	114,984	5
Reserve for bad debt losses on loans	47,796	17,591	37,529	102,916	3
Other reserves on loans	2,432	285	1,784	4,501	0
Reserves on securities	818	560	6,189	7,567	2
CAPITAL ACCOUNTS - TOTAL	508,879	182,911	470,117	1,161,907	23,062
Capital notes and debentures	26,913	1,700	12,117	40,730	450
Equity capital - total	481,966	181,211	458,000	1,121,177	22,612
Preferred stock	3,400	0	990	4,390	0
Common stock	118,053	51,006	117,657	286,716	7,775
Surplus	181,856	71,170	156,147	409,173	5,902
Undivided profits	174,546	57,478	176,877	408,901	8,909
Reserve for contingencies and other capital reserves	4,111	1,557	6,329	11,997	26
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,793,250	2,224,091	5,523,787	13,541,128	36,982
MEMORANDA					
Demand deposits adjusted[4]	1,527,117	682,371	2,057,277	4,266,765	8,683
Average of total deposits for the 15 calendar days ending with call date	4,523,421	1,895,076	4,341,187	11,259,684	12,170
Average of total loans for the 15 calendar days ending with call date	2,773,156	1,120,967	2,643,263	6,537,386	4,530
Unearned discount on instalment loans included in total capital accounts	1,281	553	7,842	9,676	10
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.8	15.8	8.8	14.2	3.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.6	16.5	22.9	16.6	18.2
Other securities	13.4	14.2	15.6	14.4	57.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.5	51.5	50.8	52.5	12.6
Other assets	2.6	2.0	1.9	2.2	8.1
Total capital accounts	8.8	8.2	8.5	8.6	62.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	12.2	11.4	11.3	11.7	79.8
NUMBER OF BANKS	98	70	498	666	7

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
755,186	427,714	251,118	1,434,018	0	1,918,112	52,099	1,121,859	3,092,070	0
261,777	158,235	92,853	512,865	0	858,834	26,591	507,463	1,392,888	0
485,587	264,675	155,561	905,823	0	1,044,710	25,218	607,332	1,677,260	0
140,412	74,011	42,376	256,801	0	242,996	6,705	131,847	381,548	0
0	0	0	0	0	0	0	104	104	0
345,175	190,664	113,183	649,022	0	801,714	18,513	475,381	1,295,608	0
7,822	4,804	2,704	15,330	0	14,568	290	7,064	21,922	0
91,108	63,522	37,405	192,035	0	205,142	5,933	112,139	323,214	0
11,986	9,768	2,972	24,726	0	69,600	1,226	20,776	91,602	0
6,773	262	1,626	8,661	0	229	4	46	279	0
33,562	32,782	15,448	81,792	0	89,538	3,462	54,384	147,384	0
38,787	20,710	17,359	76,856	0	45,775	1,241	36,933	83,949	0
16,004	13,788	283	30,075	0	194,056	318	4,626	199,000	0
16,004	13,703	283	29,990	0	193,314	318	4,581	198,213	0
0	85	0	85	0	678	0	45	723	0
0	0	0	0	0	34	0	0	34	0
0	0	0	0	0	30	0	0	30	0
66	50	0	116	0	401	0	0	401	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
66	50	0	116	0	401	0	0	401	0
0	0	0	0	0	0	0	0	0	0
862,364	505,074	288,806	1,656,244	0	2,317,711	58,350	1,238,624	3,614,685	0
331,217	219,342	114,260	664,819	0	1,226,289	31,887	594,268	1,852,444	0
531,147	285,732	174,546	991,425	0	1,091,422	26,463	644,356	1,762,241	0
48,831	19,095	6,667	74,593	10	131,307	833	18,976	151,116	3,361
12,813	4,510	50	17,373	0	88,854	0	185	89,039	0
850	305	0	1,155	0	2,297	300	4,112	6,709	945
62	295	0	357	0	586	0	265	851	0
506	116	30	652	0	0	0	0	0	0
34,600	13,869	6,587	55,056	10	39,570	533	14,414	54,517	2,416
911,195	524,169	295,473	1,730,837	10	2,449,018	59,183	1,257,600	3,765,801	3,361
0	0	0	0	0	0	0	0	0	0
10,941	6,264	3,453	20,658	0	27,914	676	14,090	42,680	0
9,801	5,192	2,757	17,750	0	25,061	626	11,037	36,724	0
144	558	349	1,051	0	1,245	0	2,050	3,295	0
996	514	347	1,857	0	1,608	50	1,003	2,661	0
65,015	41,918	27,628	134,561	203	208,144	6,023	127,690	341,857	748
3,380	600	405	4,385	0	4,400	0	1,302	5,702	0
61,635	41,318	27,223	130,176	203	203,744	6,023	126,388	336,155	748
0	0	0	0	0	101	0	396	497	0
23,658	15,655	10,323	49,636	100	52,524	1,085	34,894	88,503	335
23,875	15,985	10,313	50,173	20	74,941	2,645	45,133	122,719	134
13,877	9,441	6,415	29,733	83	73,912	1,768	43,725	119,405	279
225	237	172	634	0	2,266	525	2,240	5,031	0
987,151	572,351	326,554	1,886,056	213	2,685,076	65,882	1,399,380	4,150,338	4,109
264,377	171,047	109,507	544,931	0	791,163	30,120	565,069	1,386,352	0
859,976	497,044	286,141	1,643,161	0	2,276,091	57,592	1,229,254	3,562,937	0
541,302	300,852	171,369	1,013,523	0	1,447,846	31,586	774,207	2,253,639	2,507
194	112	311	617	0	1,151	46	793	1,990	0
11.8	12.5	7.0	11.2	8.0	17.2	13.2	8.2	14.1	9.1
14.7	17.1	24.7	17.1	58.7	12.0	32.7	22.8	16.0	.6
13.5	14.1	12.5	13.5	.0	12.4	4.8	9.4	11.2	10.6
56.9	53.4	53.5	55.2	.0	55.7	48.8	57.9	56.3	62.8
3.2	2.8	2.3	2.9	33.3	2.8	.6	1.8	2.4	16.9
6.6	7.3	8.5	7.1	95.3	7.8	9.1	9.1	8.2	18.2
8.7	10.1	11.6	9.6	285.9	10.5	15.2	12.1	11.1	20.2
49	41	51	141	1	125	10	301	436	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	91,370	45,555		136,925
Currency and coin	24,649	16,787		41,436
Reserve with Federal Reserve banks (member banks)	33,197	5,381		38,578
Demand balances with banks in U.S. (except American branches of foreign banks)	13,620	13,841		27,461
Other balances with banks in United States	0	0		0
Balances with banks in foreign countries	0	0		0
Cash items in process of collection	19,904	9,546		29,450
INVESTMENT SECURITIES - TOTAL	276,396	155,506		431,902
U.S. Treasury securities	115,645	70,371		186,016
Securities of other U.S. Government agencies and corps	32,366	2,533		34,899
Obligations of States and subdivisions	122,549	82,098		204,647
Other securities	5,836	504		6,340
TRADING ACCOUNT SECURITIES	0	0		0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	46,350	7,900		54,250
OTHER LOANS AND DISCOUNTS - TOTAL	493,147	234,561		727,708
Real estate loans - total	177,378	73,301		250,679
Secured by farmland	1,456	122		1,578
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	20,122	5,371		25,493
Guaranteed by Veterans Administration	3,349	859		4,208
Not insured or guaranteed by FHA or VA	38,426	12,696		51,122
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	21	0		21
Not insured by FHA	7,740	3,262		11,002
Secured by other properties	106,264	50,991		157,255
Loans to domestic commercial and foreign banks	500	0		500
Loans to other financial institutions	13,978	767		14,745
Loans to brokers and dealers in securities	2,100	0		2,100
Other loans for purchasing or carrying securities	249	2,274		2,523
Loans to farmers (excluding loans on real estate)	12,618	1,367		13,985
Commercial and industrial loans (incl. open market paper)	129,409	103,470		232,879
Other loans to individuals - total	154,256	52,385		206,641
Passenger automobile instalment loans	45,095	26,289		71,384
Credit cards and related plans:				
Retail (charge account) credit card plans	10,629	2,599		13,228
Check credit and revolving credit plans	3,662	2,262		5,924
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	35,691	2,445		38,136
Other retail consumer goods	13,742	5,110		18,852
Residential repair and modernization instalment loans	5,535	3,321		8,856
Other instalment loans for personal expenditures	16,502	7,141		23,643
Single-payment loans for personal expenditures	23,400	3,218		26,618
All other loans (including overdrafts)	2,659	997		3,656
TOTAL LOANS AND SECURITIES	815,893	397,967		1,213,860
Bank premises, furniture and fixtures, and other assets representing bank premises	27,340	11,332		38,672
Real estate owned other than bank premises	540	263		803
Investments in subsidiaries not consolidated	0	0		0
Customers' liabilities on acceptances outstanding	0	0		0
Other assets	7,982	4,519		12,501
TOTAL ASSETS	943,125	459,636		1,402,761

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
124,120	21,156		145,276	2,081	1,489,776	458,083	226,238	2,174,097	89
24,159	4,881		29,040	470	253,538	73,089	42,060	368,687	3
32,791	560		33,351	0	457,608	153,295	0	610,903	0
24,326	9,807		34,133	981	287,076	72,486	158,933	518,495	86
40	4,222		4,262	601	6,710	1,341	1,871	9,922	0
66	4		70	0	1,479	276	634	2,389	0
42,738	1,682		44,420	29	483,365	157,596	22,740	663,701	0
186,446	101,456		287,902	4,365	3,873,026	1,123,852	705,106	5,701,984	266
90,226	38,263		128,489	3,217	1,229,927	303,403	218,464	1,751,794	43
3,932	6,993		10,925	0	333,973	93,460	86,011	513,444	122
90,001	28,575		118,576	720	2,176,082	689,235	339,059	3,204,376	0
2,287	27,625		29,912	428	133,044	37,754	61,572	232,370	101
0	0		0	0	6,146	6,166	0	12,312	0
15,845	8,290		24,135	1,250	213,870	105,830	107,716	427,416	0
431,617	323,493		755,110	11,894	6,053,932	2,004,076	1,165,069	9,223,077	0
114,935	225,182		340,117		2,451,497	807,505	448,126	3,707,128	
1,565	1,929		3,494		12,398	1,436	1,350	15,184	
4,815	25,551		30,366		326,545	95,973	27,508	450,026	
3,352	24,047		27,399		155,091	26,392	16,913	198,396	
68,209	111,330		179,539		1,211,710	347,944	239,931	1,799,585	
59	0		59		21,531	6,061	1,757	29,349	
445	4,295		4,740		43,601	59,947	3,075	106,623	
36,490	58,030		94,520		680,621	269,752	157,592	1,107,965	
267	706		973		8,547	6,204	1,993	16,744	
4,027	480		4,507		187,196	146,361	15,756	349,313	
182	60		242		26,152	8,473	7,650	42,275	
695	644		1,339		18,814	8,379	1,500	28,693	
4,293	821		5,114		12,843	1,594	559	14,996	
139,672	37,593		177,265		1,606,091	472,033	307,796	2,385,920	
158,939	56,234		215,173		1,557,680	512,952	362,933	2,433,565	
66,240	18,202		84,442		487,730	116,043	98,944	702,717	
6,936	1,004		7,940		22,538	18,938	7,516	48,992	
2,038	313		2,351		30,319	12,754	14,355	57,428	
8,744	1,213		9,957		49,268	10,640	17,229	77,137	
8,410	2,463		10,873		101,952	33,321	19,738	155,011	
5,698	3,114		8,812		90,867	86,753	25,581	203,201	
24,118	11,963		36,081		307,374	105,678	61,059	474,111	
36,755	17,962		54,717		467,632	128,825	118,511	714,968	
8,607	1,773		10,380		185,112	40,575	18,756	244,443	
633,908	433,239		1,067,147	17,509	10,146,974	3,239,924	1,977,891	15,364,789	266
16,508	6,967		23,475	1,641	196,219	63,227	46,137	305,583	42
407	361		768	0	2,883	834	1,282	4,999	0
0	0		0	0	2,881	989	215	4,085	0
170	0		170	0	6,350	681	656	7,687	0
3,857	2,129		5,986	0	121,524	36,597	21,177	179,298	2,358
778,970	463,852		1,242,822	21,231	11,966,607	3,800,335	2,273,596	18,040,538	2,755

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	697,949	312,036		1,009,985
Individuals, partnerships, and corporations - demand	302,850	144,221		447,071
Individuals, partnerships, and corporations - time	381,047	159,817		540,864
Savings deposits	252,477	89,190		341,667
Deposits accumulated for payment of personal loans	0	698		698
Other deposits of individuals, partnerships, and corps.	128,570	69,929		198,499
Certified and officers' checks, letters of credit, travelers' checks, etc	14,052	7,998		22,050
GOVERNMENT DEPOSITS - TOTAL	142,204	102,570		244,774
United States Government - demand	16,312	3,733		20,045
United States Government - time	99	10		109
States and subdivisions - demand	42,156	8,350		50,506
States and subdivisions - time	83,637	90,477		174,114
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,843	1,790		4,633
Commercial banks in the United States - demand	2,343	1,790		4,133
Commercial banks in the United States - time	500	0		500
Mutual savings banks in the United States - demand	0	0		0
Mutual savings banks in the United States - time	0	0		0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	30	13		43
Foreign governments, central banks, etc. - demand	0	0		0
Foreign governments, central banks, etc. - time	0	0		0
Banks in foreign countries - demand	30	13		43
Banks in foreign countries - time	0	0		0
TOTAL DEPOSITS	843,026	416,409		1,259,435
Demand	377,743	166,105		543,848
Time	465,283	250,304		715,587
MISCELLANEOUS LIABILITIES - TOTAL	26,301	11,647		37,948
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,500	0		1,500
Other liabilities for borrowed money	0	0		0
Mortgage indebtedness	1,009	1,240		2,249
Acceptances outstanding	0	0		0
Other liabilities	23,792	10,407		34,199
TOTAL LIABILITIES	869,327	428,056		1,297,383
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0		0
RESERVES ON LOANS AND SECURITIES - TOTAL	7,533	3,964		11,497
Reserve for bad debt losses on loans	7,533	3,964		11,497
Other reserves on loans	0	0		0
Reserves on securities	0	0		0
CAPITAL ACCOUNTS - TOTAL	66,265	27,616		93,881
Capital notes and debentures	0	3,310		3,310
Equity capital - total	66,265	24,306		90,571
Preferred stock	0	0		0
Common stock	22,575	9,254		31,829
Surplus	21,475	7,845		29,320
Undivided profits	22,165	7,141		29,306
Reserve for contingencies and other capital reserves	50	66		116
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	943,125	459,636		1,402,761
MEMORANDA				
Demand deposits adjusted[4]	339,184	151,036		490,220
Average of total deposits for the 15 calendar days ending with call date	833,811	413,117		1,246,928
Average of total loans for the 15 calendar days ending with call date	488,660	240,135		728,795
Unearned discount on instalment loans included in total capital accounts	0	0		0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	9.7	9.9		9.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	15.7	15.9		15.7
Other securities	13.6	18.0		15.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.2	52.8		55.7
Other assets	3.8	3.5		3.7
Total capital accounts	7.0	6.0		6.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.0	8.0		8.7
NUMBER OF BANKS	4	4[14]		8

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
554,672	395,862		950,534	17,916	9,354,742	3,019,046	1,724,057	14,097,845	0
292,232	54,266		346,498	2,418	3,621,971	1,281,652	599,915	5,503,538	0
253,988	338,529		592,517	15,385	5,575,667	1,682,389	1,097,464	8,355,520	0
142,960	234,387		377,347	15,364	3,794,747	1,098,992	691,160	5,584,899	0
698	0		698	0	42	5	0	47	0
110,330	104,142		214,472	21	1,780,878	583,392	406,304	2,770,574	0
8,452	3,067		11,519	113	157,104	55,005	26,678	238,787	0
66,802	12,665		79,467	0	943,536	218,912	273,045	1,435,493	0
16,152	3,129		19,281	0	160,788	49,627	19,519	229,934	0
594	0		594	0	574	10	0	584	0
34,681	6,742		41,423	0	440,732	108,212	140,767	689,711	0
15,375	2,794		18,169	0	341,442	61,063	112,759	515,264	0
15,308	435		15,743	0	136,359	44,629	3,462	184,450	0
1,807	175		1,982	0	94,013	34,803	1,309	130,125	0
0	0		0	0	6,250	0	80	6,330	0
12,801	260		13,061	0	36,096	9,402	1,863	47,361	0
700	0		700	0	0	424	210	634	0
0	0		0	0	3,420	1,118	0	4,538	0
0	0		0	0	0	0	0	0	0
0	0		0	0	0	0	0	0	0
0	0		0	0	3,395	1,118	0	4,513	0
0	0		0	0	25	0	0	25	0
636,782	408,962		1,045,744	17,916	10,438,057	3,283,705	2,000,564	15,722,326	0
366,125	67,639		433,764	2,531	4,514,099	1,539,819	790,051	6,843,969	0
270,657	341,323		611,980	15,385	5,923,958	1,743,886	1,210,513	8,878,357	0
59,594	12,087		71,681	287	542,894	159,648	69,350	771,892	228
10,266	250		10,516	0	74,975	32,299	5,241	112,515	0
1,754	0		1,754	0	55,556	0	971	56,527	0
0	2		2	0	9,422	9,577	2,185	21,184	0
170	0		170	0	6,974	681	656	8,311	0
47,404	11,835		59,239	287	395,967	117,091	60,297	573,355	228
696,376	421,049		1,117,425	18,203	10,980,951	3,443,353	2,069,914	16,494,218	228
0	0		0	0	0	0	0	0	0
7,658	3,249		10,907	0	121,437	45,865	20,909	188,211	0
7,169	3,140		10,309	0	118,751	45,513	19,432	183,696	0
0	95		95	0	1,187	75	1,302	2,564	0
489	14		503	0	1,499	277	175	1,951	0
74,936	39,554		114,490	3,028	864,219	311,117	182,773	1,358,109	2,527
410	0		410	0	41,503	13,228	12,552	67,283	0
74,526	39,554		114,080	3,028	822,716	297,889	170,221	1,290,826	2,527
0	75		75	0	25	0	1,673	1,698	0
13,921	6,126		20,047	429	224,853	68,591	59,687	353,131	200
39,602	20,393		59,995	677	366,974	135,859	69,734	572,567	200
20,466	12,692		33,158	1,783	213,013	82,648	31,983	327,644	2,127
537	268		805	139	17,851	10,791	7,144	35,786	0
778,970	463,852		1,242,822	21,231	11,966,607	3,800,335	2,273,596	18,040,538	2,755
305,428	62,653		368,081	2,502	3,775,933	1,297,793	746,483	5,820,209	0
627,803	404,410		1,032,213	17,888	10,306,968	3,192,068	1,930,601	15,429,637	0
429,249	319,658		748,907	11,800	6,046,591	2,067,387	1,221,275	9,335,253	0
2,068	17		2,085	0	2,176	170	1,405	3,751	0
15.9	4.6		11.7	9.8	12.4	12.1	10.0	12.1	3.2
12.1	9.8		11.2	15.2	13.1	10.4	13.4	12.6	6.0
11.8	12.1		11.9	5.4	19.3	19.3	17.6	19.1	3.7
57.4	71.5		62.7	61.9	52.4	55.5	56.0	53.5	.0
2.7	2.0		2.4	7.7	2.8	2.7	3.1	2.8	87.1
9.6	8.5		9.2	61.5	7.2	8.2	8.0	7.5	91.7
13.3	9.8		11.8	116.0	9.3	10.2	10.0	9.6	96.3
48	24[15]		72	2	122	33	55	210	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	184,484	18,480	90,804	293,768
Currency and coin	23,055	2,474	8,943	34,472
Reserve with Federal Reserve banks (member banks)	50,348	4,948	0	55,296
Demand balances with banks in U.S. (except American branches of foreign banks)	72,978	8,632	59,122	140,732
Other balances with banks in United States	165	200	1,073	1,438
Balances with banks in foreign countries	0	0	0	0
Cash items in process of collection	37,938	2,226	21,666	61,830
INVESTMENT SECURITIES - TOTAL	350,161	33,487	149,107	532,755
U.S. Treasury securities	153,283	21,384	54,273	228,940
Securities of other U.S. Government agencies and corps	11,514	4,022	14,496	30,032
Obligations of States and subdivisions	181,207	7,924	76,305	265,436
Other securities	4,157	157	4,033	8,347
TRADING ACCOUNT SECURITIES	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	57,400	1,750	8,700	67,850
OTHER LOANS AND DISCOUNTS - TOTAL	643,789	54,646	268,279	966,714
Real estate loans - total	103,484	8,960	48,024	160,468
Secured by farmland	6,101	388	3,575	10,064
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	13,521	1,771	2,281	17,573
Guaranteed by Veterans Administration	5,947	1	468	6,416
Not insured or guaranteed by FHA or VA	28,513	3,695	17,103	49,311
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,286	0	0	1,286
Not insured by FHA	3,839	227	5,190	9,256
Secured by other properties	44,277	2,878	19,407	66,562
Loans to domestic commercial and foreign banks	0	0	100	100
Loans to other financial institutions	14,324	838	2,047	17,209
Loans to brokers and dealers in securities	130	0	0	130
Other loans for purchasing or carrying securities	4,843	1,548	1,059	7,450
Loans to farmers (excluding loans on real estate)	70,355	4,784	29,489	104,628
Commercial and industrial loans (incl. open market paper)	224,450	23,010	109,004	356,464
Other loans to individuals - total	204,071	15,222	76,866	296,159
Passenger automobile instalment loans	90,674	7,615	32,043	130,332
Credit cards and related plans:				
Retail (charge account) credit card plans	10,452	0	0	10,452
Check credit and revolving credit plans	659	0	2,484	3,143
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	13,728	345	6,779	20,852
Other retail consumer goods	12,973	1,007	8,007	21,987
Residential repair and modernization instalment loans	7,673	877	6,381	14,931
Other instalment loans for personal expenditures	29,585	2,583	11,205	43,373
Single-payment loans for personal expenditures	38,327	2,795	9,967	51,089
All other loans (including overdrafts)	22,132	284	1,690	24,106
TOTAL LOANS AND SECURITIES	1,051,350	89,883	426,086	1,567,319
Bank premises, furniture and fixtures, and other assets representing bank premises	17,141	1,474	10,236	28,851
Real estate owned other than bank premises	2,886	100	1,315	4,301
Investments in subsidiaries not consolidated	100	0	0	100
Customers' liabilities on acceptances outstanding	0	10	1,514	1,524
Other assets	12,301	796	6,893	19,990
TOTAL ASSETS	1,268,262	110,743	536,848	1,915,853

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[17]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[16]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
11,121,510	17,737,258	320,149	29,178,917	832,147	981,038	325,124		1,306,162	8,290
390,389	461,763	32,664	884,816	16,706	109,149	73,675		182,824	1,835
2,668,445	2,898,770	0	5,567,215	0	288,872	103		288,975	0
583,422	1,004,142	262,202	1,849,766	657,774	157,772	197,881		355,653	4,808
51,349	28,577	10,979	90,805	34,988	407	1,319		1,726	0
61,506	62,520	2,197	126,223	74,564	1,654	0		1,654	0
7,366,399	13,281,486	12,207	20,660,092	48,115	423,184	52,146		475,330	1,647
9,219,550	9,752,003	816,882	19,788,435	406,279	1,389,036	1,029,902		2,418,938	16,008
3,459,337	3,025,601	237,056	6,721,994	129,276	387,081	354,903		741,984	9,365
418,845	829,692	92,926	1,341,463	96,759	194,380	169,729		364,109	0
5,050,934	5,606,808	470,308	11,128,050	112,594	789,561	488,524		1,278,085	6,643
290,434	289,902	16,592	596,928	67,650	18,014	16,746		34,760	0
758,163	644,042	5,926	1,408,131	2,254	53,275	2,872		56,147	0
868,516	828,075	62,300	1,758,891	234,200	67,650	15,033		82,683	5,800
28,582,503	28,887,429	1,663,593	59,133,525	1,315,551	2,941,801	1,717,723		4,659,524	19,062
4,545,543	3,043,889	256,545	7,845,977	36,340	331,975	445,910		777,885	
39,888	30,162	5,681	75,731	999	17,064	59,444		76,508	
388,868	190,773	17,696	597,337	14,958	20,731	4,687		25,418	
301,067	161,988	16,893	479,948	7,498	35,220	1,316		36,536	
1,703,272	1,042,119	124,058	2,869,449	10,235	99,980	168,613		268,593	
33,715	183,674	678	218,067	0	5,246	1,608		6,854	
269,826	172,041	6,634	448,501	0	9,337	16,408		25,745	
1,808,907	1,263,132	84,905	3,156,944	2,650	144,397	193,834		338,231	
736,041	593,536	2,628	1,332,205	125,892	16,393	1,964		18,357	
1,983,962	2,621,801	68,816	4,674,579	128,743	79,051	23,940		102,991	
1,137,417	2,790,839	84,991	4,013,247	76,852	16,361	11,313		27,674	
274,507	409,671	14,030	698,208	9,134	15,533	14,896		30,429	
93,684	66,851	12,544	173,079	0	42,575	95,148		137,723	
15,408,679	15,009,375	791,511	31,209,565	819,393	1,355,878	437,973		1,793,851	
3,815,142	3,313,713	386,712	7,515,567	58,188	1,044,293	674,228		1,718,521	
758,146	619,816	125,313	1,503,275	46,220	397,913	259,033		656,946	
352,968	241,421	17,235	611,624	0	70,014	28,654		98,668	
164,292	173,105	19,112	356,509	0	25,572	3,111		28,683	
72,892	65,997	17,267	156,156	187	109,280	50,242		159,522	
175,781	100,211	14,131	290,123	5	70,827	53,622		124,449	
249,271	137,621	37,752	424,644	50	43,059	28,230		71,289	
880,587	627,905	102,191	1,610,683	719	146,364	128,172		274,536	
1,161,205	1,347,637	53,711	2,562,553	11,007	181,264	123,164		304,428	
587,528	1,037,754	45,816	1,671,098	61,009	39,742	12,351		52,093	
39,428,732	40,111,549	2,548,701	82,088,982	1,958,284	4,451,762	2,765,530		7,217,292	40,870
600,501	606,895	40,396	1,247,792	17,186	98,623	68,793		167,416	402
10,112	14,840	268	25,220	80	774	10,359		11,133	0
252,959	96,521	173	349,653	230	3,821	398		4,219	0
1,084,985	1,377,857	40,396	2,503,238	99,957	19,958	3,373		23,331	0
986,696	1,119,257	49,096	2,155,049	164,255	88,849	32,884		121,733	334
53,485,495	61,064,177	2,999,179	117,548,851	3,072,139	5,644,825	3,206,461		8,851,286	49,896

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	879,782	77,450	353,943	1,311,175
Individuals, partnerships, and corporations - demand	415,167	38,281	168,040	621,488
Individuals, partnerships, and corporations - time	439,111	38,382	179,058	656,551
Savings deposits	190,320	17,015	75,997	283,332
Deposits accumulated for payment of personal loans	0	0	0	0
Other deposits of individuals, partnerships, and corps.	248,791	21,367	103,061	373,219
Certified and officers' checks, letters of credit, travelers' checks, etc.	25,504	787	6,845	33,136
GOVERNMENT DEPOSITS - TOTAL	219,626	17,296	118,031	354,953
United States Government - demand	36,934	962	8,226	46,122
United States Government - time	38,493	4,168	231	42,892
States and subdivisions - demand	50,234	4,516	55,360	110,110
States and subdivisions - time	93,965	7,650	54,214	155,829
DOMESTIC INTERBANK DEPOSITS - TOTAL	26,836	5,021	3,090	34,947
Commercial banks in the United States - demand	25,514	3,521	2,924	31,959
Commercial banks in the United States - time	875	1,500	166	2,541
Mutual savings banks in the United States - demand	366	0	0	366
Mutual savings banks in the United States - time	81	0	0	81
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	0	0	0	0
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	1,126,244	99,767	475,064	1,701,075
Demand	553,719	48,067	241,395	843,181
Time	572,525	51,700	233,669	857,894
MISCELLANEOUS LIABILITIES - TOTAL	47,961	3,308	20,388	71,657
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	19,712	1,350	7,340	28,402
Other liabilities for borrowed money	548	70	0	618
Mortgage indebtedness	192	0	0	192
Acceptances outstanding	0	10	1,514	1,524
Other liabilities	27,509	1,878	11,534	40,921
TOTAL LIABILITIES	1,174,205	103,075	495,452	1,772,732
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	10,850	520	4,551	15,921
Reserve for bad debt losses on loans	10,824	520	4,484	15,828
Other reserves on loans	25	0	0	25
Reserves on securities	1	0	67	68
CAPITAL ACCOUNTS - TOTAL	83,207	7,148	36,845	127,200
Capital notes and debentures	1,050	1,000	2,400	4,450
Equity capital - total	82,157	6,148	34,445	122,750
Preferred stock	0	0	0	0
Common stock	25,012	2,213	12,228	39,453
Surplus	25,927	2,595	13,090	41,612
Undivided profits	16,986	827	6,354	24,167
Reserve for contingencies and other capital reserves	14,232	513	2,773	17,518
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,268,262	110,743	536,848	1,915,853
MEMORANDA				
Demand deposits adjusted[4]	453,333	41,358	208,579	703,270
Average of total deposits for the 15 calendar days ending with call date	1,087,805	93,648	449,214	1,630,667
Average of total loans for the 15 calendar days ending with call date	639,144	54,518	268,884	962,546
Unearned discount on instalment loans included in total capital accounts	858	75	133	1,066
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	14.5	16.7	16.9	15.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.0	22.9	12.8	13.5
Other securities	14.6	7.3	15.0	14.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.3	50.9	51.6	54.0
Other assets	2.6	2.1	3.7	2.9
Total capital accounts	6.6	6.5	6.9	6.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	8.9	10.1	9.4	9.1
NUMBER OF BANKS	33	7	27	67

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[17]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[16]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
31,802,798	33,074,437	2,053,771	66,931,006	995,277	3,761,922	2,383,299		6,145,221	33,053
14,775,584	16,249,061	959,399	31,984,044	484,470	1,917,511	1,003,997		2,921,508	26,269
14,745,513	12,796,315	1,035,575	28,577,403	306,781	1,801,514	1,353,802		3,155,316	6,691
6,771,921	4,853,741	572,518	12,198,180	121,686	935,445	656,363		1,591,808	4,804
1,179	2	19	1,200	0	446	1,453		1,899	0
7,972,413	7,942,572	463,038	16,378,023	185,095	865,623	695,986		1,561,609	1,887
2,281,701	4,029,061	58,797	6,369,559	204,026	42,897	25,500		68,397	93
4,023,209	3,499,411	266,316	7,788,936	16,075	628,947	320,177		949,124	4,510
636,541	826,405	39,082	1,502,028	15,402	122,088	31,537		153,625	1,226
28,722	60,634	3,085	92,441	0	4,795	970		5,765	0
1,507,213	1,000,113	73,378	2,580,704	448	129,652	89,183		218,835	925
1,850,733	1,612,259	150,771	3,613,763	225	372,412	198,487		570,899	2,359
4,551,446	10,068,580	88,954	14,708,980	198,991	244,324	43,965		288,289	0
3,779,550	9,385,904	42,658	13,208,112	66,616	240,760	41,880		282,640	0
539,660	225,943	35,819	801,422	7,015	3,053	2,085		5,138	0
164,626	393,407	9,417	567,450	103,095	511	0		511	0
67,610	63,326	1,060	131,996	22,265	0	0		0	0
2,109,222	3,083,325	121,359	5,313,906	447,968	8,905	0		8,905	0
281,126	312,874	10,287	604,287	90,721	0	0		0	0
1,113,966	1,683,055	53,053	2,850,074	166,698	500	0		500	0
691,548	1,047,655	37,482	1,776,685	178,993	8,405	0		8,405	0
22,582	39,741	20,537	82,860	11,556	0	0		0	0
42,486,675	49,725,753	2,530,400	94,742,828	1,658,311	4,644,098	2,747,441		7,391,539	37,563
24,117,889	33,244,480	1,230,500	58,592,869	1,143,771	2,461,824	1,192,097		3,653,921	28,513
18,368,786	16,481,273	1,299,900	36,149,959	514,540	2,182,274	1,555,344		3,737,618	9,050
6,218,873	6,162,630	170,879	12,552,382	1,237,509	504,760	169,531		674,291	4,627
1,929,383	2,749,864	29,357	4,708,604	80,599	215,503	26,750		242,253	4,000
169,240	389,741	14,378	573,359	126,518	7,304	3,273		10,577	0
47,523	55,866	1,138	104,527	0	4,442	8,592		13,034	0
1,119,489	1,411,221	40,396	2,571,106	123,980	19,958	3,373		23,331	0
2,953,238	1,555,938	85,610	4,594,786	906,412	257,553	127,543		385,096	627
48,705,548	55,888,383	2,701,279	107,295,210	2,895,820	5,148,858	2,916,972		8,065,830	42,190
0	0	0	0	0	0	20		20	0
765,200	720,450	28,961	1,514,611	6,347	59,049	31,216		90,265	269
764,072	717,245	27,984	1,509,301	1,752	58,802	29,218		88,020	269
510	1,859	857	3,226	2,441	39	1,603		1,642	0
618	1,346	120	2,084	2,154	208	395		603	0
4,014,747	4,455,344	268,939	8,739,030	169,972	436,918	258,253		695,171	7,437
272,514	544,316	13,838	830,668	51,088	69,500	23,233		92,733	0
3,742,233	3,911,028	255,101	7,908,362	118,884	367,418	235,020		602,438	7,437
40,624	0	0	40,624	4,540	0	1,319		1,319	0
1,012,542	1,109,925	82,195	2,204,662	25,500	103,286	52,432		155,718	400
1,895,047	1,794,213	101,833	3,791,093	40,481	177,108	133,302		310,410	5,600
684,164	985,122	68,605	1,737,891	24,314	83,032	44,293		127,325	857
109,856	21,768	2,468	134,092	24,049	3,992	3,674		7,666	580
53,485,495	61,064,177	2,999,179	117,548,851	3,072,139	5,644,825	3,206,461		8,851,286	49,896
12,335,399	9,750,685	1,136,553	23,222,637	1,013,638	1,675,792	1,066,534		2,742,326	25,640
40,471,289	45,389,135	2,435,854	88,296,278	1,621,594	4,524,370	2,698,805		7,223,175	39,063
28,334,268	28,835,362	1,660,769	58,830,399	1,344,385	2,933,050	1,718,066		4,651,116	19,000
1,933	72	57	2,062	0	322	102		424	0
20.8	29.0	10.7	24.8	27.1	17.4	10.1		14.8	16.6
7.3	6.3	11.0	6.9	7.4	10.3	16.4		12.5	18.8
11.4	10.7	16.4	11.2	5.9	15.3	15.8		15.5	13.3
55.1	48.7	57.5	51.8	50.4	53.3	54.0		53.6	49.8
5.5	5.3	4.3	5.3	9.2	3.8	3.6		3.7	1.5
7.5	7.3	9.5	7.4	15.9	7.7	8.1		7.9	14.9
10.3	11.1	11.6	10.7	22.9	10.2	10.2		10.2	23.1
165	74	46	285	25	22	72[18]		94	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	95,914	2,504	42,539	140,957	10,806
Currency and coin	9,026	332	6,690	16,048	366
Reserve with Federal Reserve banks (member banks)	37,090	1,242	0	38,332	0
Demand balances with banks in U.S. (except American branches of foreign banks)	30,069	577	34,069	64,715	6,413
Other balances with banks in United States	0	0	112	112	0
Balances with banks in foreign countries	232	20	150	402	0
Cash items in process of collection	19,497	333	1,518	21,348	4,027
INVESTMENT SECURITIES - TOTAL	264,289	8,961	312,263	585,513	94,509
U.S. Treasury securities	120,896	5,487	130,562	256,945	20,494
Securities of other U.S. Government agencies and corps	24,572	1,256	91,938	117,766	34,311
Obligations of States and subdivisions	117,494	2,158	89,207	208,859	14,934
Other securities	1,327	60	556	1,943	24,770
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	9,425	0	2,946	12,371	1,300
OTHER LOANS AND DISCOUNTS - TOTAL	468,141	17,164	360,627	845,932	58,098
Real estate loans - total	138,773	2,217	80,770	221,760	35,387
Secured by farmland	14,381	735	26,708	41,824	19,632
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	13,564	157	8,687	22,408	11,492
Guaranteed by Veterans Administration	6,890	27	732	7,649	3,698
Not insured or guaranteed by FHA or VA	64,655	704	24,875	90,234	283
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	600	0	0	600	169
Not insured by FHA	3,533	91	784	4,408	81
Secured by other properties	35,150	503	18,984	54,637	32
Loans to domestic commercial and foreign banks	65	0	802	867	0
Loans to other financial institutions	2,978	0	1,219	4,197	0
Loans to brokers and dealers in securities	4	20	0	24	0
Other loans for purchasing or carrying securities	1,027	257	1,181	2,465	0
Loans to farmers (excluding loans on real estate)	90,040	6,246	162,220	258,506	472
Commercial and industrial loans (incl. open market paper)	128,694	4,364	53,043	186,101	8,478
Other loans to individuals - total	101,213	3,820	58,417	163,450	1,200
Passenger automobile instalment loans	38,354	1,156	23,661	63,171	550
Credit cards and related plans:					
Retail (charge account) credit card plans	0	0	0	0	0
Check credit and revolving credit plans	1,087	0	0	1,087	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	10,248	969	3,584	14,801	62
Other retail consumer goods	7,423	398	5,935	13,756	41
Residential repair and modernization instalment loans	5,523	119	1,862	7,504	25
Other instalment loans for personal expenditures	15,495	521	7,754	23,770	189
Single-payment loans for personal expenditures	23,083	657	15,621	39,361	333
All other loans (including overdrafts)	5,347	240	2,975	8,562	12,561
TOTAL LOANS AND SECURITIES	741,855	26,125	675,836	1,443,816	153,907
Bank premises, furniture and fixtures, and other assets representing bank premises	13,353	589	6,486	20,428	29
Real estate owned other than bank premises	321	0	118	439	0
Investments in subsidiaries not consolidated	0	0	200	200	380
Customers' liabilities on acceptances outstanding	658	0	245	903	0
Other assets	8,431	77	4,640	13,148	1,089
TOTAL ASSETS	860,532	29,295	730,064	1,619,891	166,211

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,876,692	1,050,479	216,372	3,143,543	2,259	895,004	20,351	190,480	1,105,835	606
251,830	139,113	52,317	443,260	380	56,666	2,128	24,867	83,661	61
615,953	369,005	0	984,958	0	298,250	6,401	0	304,651	0
348,364	169,409	141,064	658,837	1,164	278,836	10,774	150,155	439,765	515
16,075	2,450	2,962	21,487	701	43,841	75	7,136	51,052	6
9,949	3,058	0	13,007	0	344	0	0	344	0
634,521	367,444	20,029	1,021,994	14	217,067	973	8,322	226,362	24
4,460,101	2,462,550	1,003,028	7,925,679	8,087	1,499,145	40,834	546,496	2,086,475	0
1,753,471	945,593	469,928	3,168,992	5,356	604,712	19,164	286,567	910,443	0
267,564	117,411	120,615	505,590	1,000	58,728	2,756	41,810	103,294	0
2,313,061	1,369,744	376,033	4,058,838	1,730	818,128	18,643	210,091	1,046,862	0
126,005	29,802	36,452	192,259	1	17,577	271	8,028	25,876	0
59,438	4,645	0	64,083	0	12,259	0	1,099	13,358	0
424,767	168,035	75,423	668,225	0	290,830	7,950	85,207	383,987	0
7,383,624	4,467,882	1,520,201	13,371,707	15,038	2,241,223	65,716	780,276	3,087,215	1,027
2,130,454	1,499,316	651,027	4,280,797	3,091	419,528	14,707	132,916	567,151	
107,206	53,749	67,096	228,051	804	59,309	5,513	33,433	98,255	
82,426	35,054	24,600	142,080	0	13,859	189	1,784	15,832	
67,336	22,220	16,212	105,768	0	4,277	8	473	4,758	
1,233,582	659,402	407,775	2,300,759	1,786	154,480	4,160	57,521	216,161	
14,947	5,424	182	20,553	0	3,023	0	84	3,107	
35,007	82,640	11,770	129,417	0	21,622	0	1,857	23,479	
589,950	640,827	123,392	1,354,169	501	162,958	4,837	37,764	205,559	
18,737	9,763	1,130	29,630	0	2,315	0	1	2,316	
310,515	221,110	10,431	542,056	0	144,309	318	15,287	159,914	
38,441	51,867	1,972	92,280	0	9,852	0	0	9,852	
60,991	35,588	8,788	105,367	30	79,388	122	6,479	85,989	
98,785	49,341	60,808	208,934	1,951	203,022	20,129	129,377	352,528	
2,126,002	1,481,259	273,375	3,880,636	8,496	772,825	12,664	219,958	1,005,447	
2,344,410	956,045	497,352	3,797,807	1,463	508,718	16,868	271,828	797,414	
960,570	326,940	211,107	1,498,617	331	213,615	9,857	135,394	358,866	
170,127	72,135	12,187	254,449	0	35,972	0	0	35,972	
19,674	4,956	2,045	26,675	0	9,796	8	648	10,452	
102,255	37,308	27,043	166,606	52	20,795	777	13,423	34,995	
129,450	61,007	42,757	233,214	11	39,546	2,155	33,575	75,276	
176,826	38,695	22,653	238,174	14	18,662	669	10,395	29,726	
314,358	127,982	64,910	507,250	603	60,851	2,000	50,207	113,058	
471,150	287,022	114,650	872,822	452	109,481	1,402	28,186	139,069	
255,289	163,593	15,318	434,200	7	101,266	908	4,430	106,604	
12,327,930	7,103,112	2,598,652	22,029,694	23,125	4,043,457	114,500	1,413,078	5,571,035	1,027
215,982	119,707	49,220	384,909	217	83,328	634	24,581	108,543	34
2,553	845	863	4,261	0	3,148	70	1,754	4,972	138
5,710	1,283	0	6,993	0	5,115	0	201	5,316	0
13,096	17,600	429	31,125	0	345	0	148	493	0
141,344	95,061	17,300	253,705	321	42,145	202	12,226	54,573	307
14,583,307	8,388,087	2,882,836	25,854,230	25,922	5,072,542	135,757	1,642,468	6,850,767	2,112

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	675,761	23,593	589,036	1,288,390	20,538
Individuals, partnerships, and corporations - demand	221,020	7,613	209,376	438,009	4,231
Individuals, partnerships, and corporations - time	447,745	15,756	375,616	839,117	14,839
Savings deposits	86,290	2,672	55,569	144,531	1,264
Deposits accumulated for payment of personal loans	0	0	13	13	0
Other deposits of individuals, partnerships, and corps.	361,455	13,084	320,034	694,573	13,575
Certified and officers' checks, letters of credit, travelers' checks, etc.	6,996	224	4,044	11,264	1,468
GOVERNMENT DEPOSITS - TOTAL	70,894	2,849	58,070	131,813	118,370
United States Government - demand	15,963	473	4,810	21,246	379
United States Government - time	113	3	72	188	5
States and subdivisions - demand	24,680	1,077	28,974	54,731	61,649
States and subdivisions - time	30,138	1,296	24,214	55,648	56,337
DOMESTIC INTERBANK DEPOSITS - TOTAL	11,544	31	2,390	13,965	3,847
Commercial banks in the United States - demand	11,080	21	2,348	13,449	3,847
Commercial banks in the United States - time	445	10	42	497	0
Mutual savings banks in the United States - demand	19	0	0	19	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	49	0	0	49	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	49	0	0	49	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	758,248	26,473	649,496	1,434,217	142,755
Demand	279,807	9,408	249,552	538,767	71,574
Time	478,441	17,065	399,944	895,450	71,181
MISCELLANEOUS LIABILITIES - TOTAL	32,470	427	9,024	41,921	808
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	4,500	0	225	4,725	0
Other liabilities for borrowed money	0	0	895	895	0
Mortgage indebtedness	194	0	0	194	0
Acceptances outstanding	658	0	245	903	0
Other liabilities	27,118	427	7,659	35,204	808
TOTAL LIABILITIES	790,718	26,900	658,520	1,476,138	143,563
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	9,498	223	7,873	17,594	0
Reserve for bad debt losses on loans	9,493	223	7,348	17,064	0
Other reserves on loans	5	0	464	469	0
Reserves on securities	0	0	61	61	0
CAPITAL ACCOUNTS - TOTAL	60,316	2,172	63,671	126,159	22,648
Capital notes and debentures	3,600	150	1,194	4,944	100
Equity capital - total	56,716	2,022	62,477	121,215	22,548
Preferred stock	0	0	0	0	0
Common stock	16,972	750	14,712	32,434	2,125
Surplus	20,683	725	21,334	42,742	4,300
Undivided profits	17,619	529	23,929	42,077	13,361
Reserve for contingencies and other capital reserves	1,442	18	2,502	3,962	2,762
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	860,532	29,295	730,064	1,619,891	166,211
MEMORANDA					
Demand deposits adjusted[4]	233,267	8,581	240,876	482,724	63,321
Average of total deposits for the 15 calendar days ending with call date	746,862	26,152	647,591	1,420,605	139,011
Average of total loans for the 15 calendar days ending with call date	469,438	17,118	362,539	849,095	57,167
Unearned discount on instalment loans included in total capital accounts	663	319	461	1,443	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	11.1	8.5	5.8	8.7	6.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	16.9	23.0	30.5	23.1	33.0
Other securities	13.8	7.6	12.3	13.0	23.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.5	58.6	49.8	53.0	35.7
Other assets	2.6	2.3	1.6	2.2	.9
Total capital accounts	7.0	7.4	8.7	7.8	12.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.4	10.2	11.4	10.3	14.9
NUMBER OF BANKS	42	4	120	166	3

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
10,640,538	6,269,952	2,332,894	19,243,384	17,819	3,303,550	107,778	1,236,679	4,648,007	402
4,095,960	2,347,171	711,681	7,154,812	6,258	1,594,940	50,144	567,304	2,212,388	402
6,415,908	3,842,338	1,595,786	11,854,032	11,299	1,662,842	56,515	655,030	2,374,387	0
3,533,792	2,329,718	835,076	6,698,586	1,574	620,234	17,392	265,135	902,761	0
247,907	99,092	45,235	392,234	188	3,336	0	2,461	5,797	0
2,634,209	1,413,528	715,475	4,763,212	9,537	1,039,272	39,123	387,434	1,465,829	0
128,670	80,443	25,427	234,540	262	45,768	1,119	14,345	61,232	0
1,361,738	661,369	202,739	2,225,846	875	608,737	13,988	209,609	832,334	0
263,009	141,839	51,816	456,664	211	95,915	1,285	18,377	115,577	0
2,677	0	260	2,937	0	33,262	0	3,672	36,934	0
465,174	170,431	76,723	712,328	284	219,166	6,669	76,875	302,710	0
630,878	349,099	73,940	1,053,917	380	260,394	6,034	110,685	377,113	0
337,890	150,258	2,564	490,712	150	307,673	2,395	14,520	324,588	0
315,425	140,004	2,039	457,468	150	294,910	1,795	12,087	308,792	0
20,984	3,431	435	24,850	0	12,539	600	2,433	15,572	0
1,461	6,723	90	8,274	0	174	0	0	174	0
20	100	0	120	0	50	0	0	50	0
34,822	15,603	0	50,425	0	663	0	0	663	0
11	163	0	174	0	0	0	0	0	0
23,500	7,000	0	30,500	0	0	0	0	0	0
11,311	8,440	0	19,751	0	663	0	0	663	0
0	0	0	0	0	0	0	0	0	0
12,374,988	7,097,182	2,538,197	22,010,367	18,844	4,220,623	124,161	1,460,808	5,805,592	402
5,281,021	2,895,214	867,776	9,044,011	7,165	2,251,536	61,012	688,988	3,001,536	402
7,093,967	4,201,968	1,670,421	12,966,356	11,679	1,969,087	63,149	771,820	2,804,056	0
887,162	446,136	78,329	1,411,627	742	385,769	943	40,117	426,829	1,137
449,938	231,540	4,320	685,798	0	285,903	0	1,300	287,203	0
7,760	14,601	2,742	25,103	0	3,862	0	9	3,871	529
1,618	283	1,306	3,207	0	1,098	0	3,988	5,086	0
13,096	17,600	429	31,125	0	345	0	148	493	0
414,750	182,112	69,532	666,394	742	94,561	943	34,672	130,176	608
13,262,150	7,543,318	2,616,526	23,421,994	19,586	4,606,392	125,104	1,500,925	6,232,421	1,539
98	19	0	117	0	38	0	3	41	0
138,729	102,127	33,363	274,219	42	39,314	844	9,066	49,224	41
124,421	74,108	28,751	227,280	42	39,070	844	8,894	48,808	41
6,925	2,690	2,429	12,044	0	244	0	133	377	0
7,383	25,329	2,183	34,895	0	0	0	39	39	0
1,182,330	742,623	232,947	2,157,900	6,294	426,798	9,809	132,474	569,081	532
30,070	12,127	2,550	44,747	0	34,440	100	2,670	37,210	0
1,152,260	730,496	230,397	2,113,153	6,294	392,358	9,709	129,804	531,871	532
0	0	200	200	0	200	0	0	200	0
306,978	183,064	66,419	556,461	1,650	108,381	2,012	39,431	149,824	125
568,192	386,798	111,193	1,066,183	2,425	142,193	3,408	44,063	189,664	352
273,056	154,921	52,056	480,033	2,219	138,904	4,184	45,649	188,737	55
4,034	5,713	529	10,276	0	2,680	105	661	3,446	0
14,583,307	8,388,087	2,882,836	25,854,230	25,922	5,072,542	135,757	1,642,468	6,850,767	2,112
4,068,066	2,245,927	793,892	7,107,885	6,790	1,643,644	56,959	650,202	2,350,805	378
12,227,046	6,977,485	2,513,295	21,717,826	18,613	4,100,279	121,419	1,437,167	5,658,865	400
7,354,103	4,678,054	1,585,010	13,617,167	14,910	2,227,056	66,751	929,893	3,223,700	1,027
1,140	15	226	1,381	0	5,562	580	3,472	9,614	0
12.9	12.5	7.5	12.2	8.7	17.6	15.0	11.6	16.1	28.7
13.9	12.7	20.5	14.2	24.5	13.1	16.1	20.0	14.8	.0
17.1	16.7	14.3	16.7	6.7	16.7	13.9	13.3	15.9	.0
53.5	55.3	55.3	54.3	58.0	49.9	54.3	52.7	50.7	48.6
2.6	2.8	2.4	2.6	2.1	2.6	.7	2.4	2.5	22.7
8.1	8.9	8.1	8.3	24.3	8.4	7.2	8.1	8.3	25.2
10.8	11.6	10.6	11.0	34.4	11.9	10.2	11.4	11.8	35.3
218	120	174	512	3	198	17	219	434	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[9]
	NATIONAL	STATE BANKS	TOTAL	
		F.R. NON-MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	550,496	72,737	623,233	3,147
Currency and coin	41,181	12,594	53,775	68
Reserve with Federal Reserve banks (member banks)	221,235	0	221,235	0
Demand balances with banks in U.S. (except American branches of foreign banks)	39,648	52,572	92,220	2,453
Other balances with banks in United States	5,437	216	5,653	68
Balances with banks in foreign countries	1,987	11	1,998	368
Cash items in process of collection	241,008	7,344	248,352	190
INVESTMENT SECURITIES - TOTAL	865,803	239,968	1,105,771	3,792
U.S. Treasury securities	283,320	103,236	386,556	3,430
Securities of other U.S. Government agencies and corps.	41,515	9,474	50,989	250
Obligations of States and subdivisions	533,092	123,716	656,808	0
Other securities	7,876	3,542	11,418	112
TRADING ACCOUNT SECURITIES	21,643	0	21,643	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	7,000	14,900	21,900	2,200
OTHER LOANS AND DISCOUNTS - TOTAL	2,172,089	420,235	2,592,324	6,653
Real estate loans - total	533,637	146,298	679,935	
Secured by farmland	11,264	8,932	20,196	
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	142,605	9,523	152,128	
Guaranteed by Veterans Administration	22,680	1,567	24,247	
Not insured or guaranteed by FHA or VA	185,352	52,633	237,985	
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,118	495	1,613	
Not insured by FHA	4,987	5,928	10,915	
Secured by other properties	165,631	67,220	232,851	
Loans to domestic commercial and foreign banks	4,497	0	4,497	
Loans to other financial institutions	106,685	2,037	108,722	
Loans to brokers and dealers in securities	3,641	0	3,641	
Other loans for purchasing or carrying securities	15,062	1,005	16,067	
Loans to farmers (excluding loans on real estate)	117,958	23,646	141,604	
Commercial and industrial loans (incl. open market paper)	961,379	137,579	1,098,958	
Other loans to individuals - total	410,665	107,275	517,940	
Passenger automobile instalment loans	191,706	41,898	233,604	
Credit cards and related plans:				
Retail (charge account) credit card plans	42,840	2,317	45,157	
Check credit and revolving credit plans	0	0	0	
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	20,425	12,219	32,644	
Other retail consumer goods	16,211	14,698	30,909	
Residential repair and modernization instalment loans	26,268	4,793	31,061	
Other instalment loans for personal expenditures	56,554	16,613	73,167	
Single-payment loans for personal expenditures	56,661	14,737	71,398	
All other loans (including overdrafts)	18,565	2,395	20,960	
TOTAL LOANS AND SECURITIES	3,066,535	675,103	3,741,638	12,645
Bank premises, furniture and fixtures, and other assets representing bank premises	102,255	21,444	123,699	369
Real estate owned other than bank premises	8,060	2,859	10,919	0
Investments in subsidiaries not consolidated	2,500	11	2,511	0
Customers' liabilities on acceptances outstanding	39,403	189	39,592	18,792
Other assets	67,621	8,176	75,797	8,478
TOTAL ASSETS	3,836,870	780,519	4,617,389	43,431

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[9]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL			STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. NON-MEMBERS		
2,954,622	1,066,857	428,940	4,450,419	1,693	187,236	23,151	210,387	5,442
319,590	101,478	110,622	531,690	171	33,744	5,461	39,205	1,701
1,058,993	302,163	0	1,361,156	0	77,659	0	77,659	0
520,666	58,950	278,638	858,254	1,223	20,848	9,629	30,477	3,683
56,145	38,598	10,167	104,910	0	3,000	1,496	4,496	0
8,018	4,359	1	12,378	0	1,146	0	1,146	0
991,210	561,309	29,512	1,582,031	299	50,839	6,565	57,404	58
5,821,096	1,311,358	2,198,782	9,331,236	7,678	389,272	44,152	433,424	27,028
2,081,018	443,145	764,352	3,288,515	3,229	93,430	14,776	108,206	4,045
341,247	46,689	242,805	630,741	0	23,696	6,937	30,633	225
3,252,646	802,405	1,075,566	5,130,617	1,228	267,999	11,735	279,734	14,267
146,185	19,119	116,059	281,363	3,221	4,147	10,704	14,851	8,491
278,136	28,347	0	306,483	0	19,384	0	19,384	0
804,610	64,990	252,575	1,122,175	2,200	7,550	2,675	10,225	900
11,278,460	3,881,025	3,861,053	19,020,538	8,965	1,135,594	95,082	1,230,676	55,302
3,102,132	616,842	1,436,430	5,155,404	4,806	493,368	8,245	501,613	
122,270	5,782	42,529	170,581	662	389	0	389	
131,030	30,754	50,016	211,800	0	74,412	401	74,813	
75,749	7,653	21,163	104,565	0	7,083	583	7,666	
1,746,521	250,298	748,537	2,745,356	3,957	230,892	2,683	233,575	
24,994	7,439	3,206	35,639	0	0	0	0	
61,553	37,902	51,642	151,097	0	3,598	317	3,915	
940,015	277,014	519,337	1,736,366	187	176,994	4,261	181,255	
94,112	41,422	2,177	137,711	0	4,691	98	4,789	
468,914	515,333	84,440	1,068,687	0	56,515	3,578	60,093	
55,919	74,251	10,892	141,062	0	3,631	0	3,631	
51,339	50,175	12,322	113,836	0	658	385	1,043	
144,404	5,293	30,707	180,404	1,037	353	1	354	
4,162,008	1,743,584	1,151,475	7,057,067	662	342,433	52,319	394,752	
2,727,180	655,634	1,064,126	4,446,940	597	202,299	28,707	231,006	
874,468	150,124	364,528	1,389,120	241	46,096	5,492	51,588	
92,367	219	10,400	102,986	0	21,316	4,297	25,613	
78,595	79,163	23,840	181,598	0	8,585	395	8,980	
168,849	21,601	68,325	258,775	0	6,824	273	7,097	
114,930	14,731	51,645	181,306	227	3,182	178	3,360	
165,176	33,501	35,166	233,843	0	18,403	499	18,902	
636,941	166,177	323,139	1,126,257	129	43,737	4,558	48,295	
595,854	190,118	187,083	973,055	0	54,156	13,015	67,171	
472,452	178,491	68,484	719,427	1,863	31,646	1,749	33,395	
18,182,302	5,285,720	6,312,410	29,780,432	18,843	1,551,800	141,909	1,693,709	83,230
311,360	79,100	94,653	485,113	932	26,662	1,099	27,761	1,739
12,800	1,152	5,680	19,632	2,164	215	38	253	734
49,222	23,876	295	73,393	3,199	3,100	0	3,100	0
45,842	24,583	10,625	81,050	0	3,149	0	3,149	0
222,606	194,401	64,973	481,980	109	11,735	1,414	13,149	216
21,778,754	6,675,689	6,917,576	35,372,019	26,940	1,783,897	167,611	1,951,508	91,361

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
	NATIONAL	STATE BANKS F.R. NON-MEMBERS	TOTAL	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,910,261	598,386	3,508,647	17,854
Individuals, partnerships, and corporations - demand	1,170,081	240,658	1,410,739	6,981
Individuals, partnerships, and corporations - time	1,696,297	346,536	2,042,833	10,421
Savings deposits	1,018,459	223,957	1,242,416	4,948
Deposits accumulated for payment of personal loans	0	391	391	0
Other deposits of individuals, partnerships, and corps.	677,838	122,188	800,026	5,473
Certified and officers' checks, letters of credit, travelers' checks, etc.	43,883	11,192	55,075	452
GOVERNMENT DEPOSITS - TOTAL	334,345	93,243	427,588	643
United States Government - demand	28,409	7,363	35,772	43
United States Government - time	522	239	761	0
States and subdivisions - demand	104,095	25,803	129,898	8
States and subdivisions - time	201,319	59,838	261,157	592
DOMESTIC INTERBANK DEPOSITS - TOTAL	42,361	3,787	46,148	671
Commercial banks in the United States - demand	39,333	3,486	42,819	668
Commercial banks in the United States - time	50	25	75	0
Mutual savings banks in the United States - demand	2,978	276	3,254	3
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,701	10	7,711	180
Foreign governments, central banks, etc. - demand	83	0	83	6
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	7,543	10	7,553	174
Banks in foreign countries - time	75	0	75	0
TOTAL DEPOSITS	3,294,668	695,426	3,990,094	19,348
Demand	1,396,405	288,788	1,685,193	8,335
Time	1,898,263	406,638	2,304,901	11,013
MISCELLANEOUS LIABILITIES - TOTAL	238,317	21,886	260,203	18,954
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	91,625	2,350	93,975	0
Other liabilities for borrowed money	200	686	886	0
Mortgage indebtedness	1,526	3,234	4,760	0
Acceptances outstanding	39,403	189	39,592	18,792
Other liabilities	105,563	15,427	120,990	162
TOTAL LIABILITIES	3,532,985	717,312	4,250,297	38,302
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	38,585	5,242	43,827	0
Reserve for bad debt losses on loans	38,585	5,212	43,797	0
Other reserves on loans	0	0	0	0
Reserves on securities	0	30	30	0
CAPITAL ACCOUNTS - TOTAL	265,300	57,965	323,265	5,129
Capital notes and debentures	25,000	1,440	26,440	0
Equity capital - total	240,300	56,525	296,825	5,129
Preferred stock	0	0	0	0
Common stock	79,824	21,840	101,664	1,800
Surplus	92,614	20,692	113,306	2,700
Undivided profits	67,803	13,926	81,729	629
Reserve for contingencies and other capital reserves	59	67	126	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,836,870	780,519	4,617,389	43,431
MEMORANDA				
Demand deposits adjusted[4]	1,087,655	270,595	1,358,250	7,434
Average of total deposits for the 15 calendar days ending with call date	3,246,746	689,448	3,936,194	19,216
Average of total loans for the 15 calendar days ending with call date	2,169,845	423,039	2,592,884	6,519
Unearned discount on instalment loans included in total capital accounts	444	130	574	0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	14.3	9.3	13.5	7.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.5	14.4	9.5	8.5
Other securities	14.7	16.3	14.9	.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.8	55.7	56.6	20.4
Other assets	5.7	4.2	5.5	63.6
Total capital accounts	6.9	7.4	7.0	11.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	8.8	9.6	9.0	13.9
NUMBER OF BANKS	9	36	45	2

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL			STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. NON-MEMBERS		
15,571,967	4,405,802	5,608,873	25,586,642	11,072	1,347,170	119,025	1,466,195	65,756
6,229,303	1,997,909	1,953,890	10,181,102	2,895	450,743	109,581	560,324	20,544
9,143,974	2,308,810	3,609,056	15,061,840	8,125	871,598	5,180	876,778	44,401
4,987,807	971,093	1,957,418	7,916,318	5,837	601,181	332	601,513	41,013
845	486	3,164	4,495	0	0	0	0	0
4,155,322	1,337,231	1,648,474	7,141,027	2,288	270,417	4,848	275,265	3,388
198,690	99,083	45,927	343,700	52	24,829	4,264	29,093	811
1,685,967	333,041	426,101	2,445,109	400	154,459	9,278	163,737	6,224
293,389	115,433	63,625	472,447	0	22,683	3,499	26,182	726
1,126	35	76	1,237	0	170	0	170	0
572,383	81,858	174,230	828,471	371	76,249	5,779	82,028	4,695
819,069	135,715	188,170	1,142,954	29	55,357	0	55,357	803
714,778	484,386	14,123	1,213,287	0	9,632	9,451	19,083	109
660,140	402,699	5,548	1,068,387	0	7,842	88	7,930	0
22,971	57,211	4,425	84,607	0	0	0	0	0
30,194	20,276	4,150	54,620	0	1,790	9,363	11,153	109
1,473	4,200	0	5,673	0	0	0	0	0
119,059	75,077	810	194,946	0	2,234	5	2,239	0
6,597	5,164	0	11,761	0	0	0	0	0
67,421	46,889	0	114,310	0	0	0	0	0
43,066	22,524	810	66,400	0	2,234	5	2,239	0
1,975	500	0	2,475	0	0	0	0	0
18,091,771	5,298,306	6,049,907	29,439,984	11,472	1,513,495	137,759	1,651,254	72,089
8,033,762	2,744,946	2,248,180	13,026,888	3,318	586,370	132,579	718,949	26,885
10,058,009	2,553,360	3,801,727	16,413,096	8,154	927,125	5,180	932,305	45,204
1,570,835	739,245	261,897	2,571,977	1,710	112,825	4,892	117,717	7,771
920,435	470,298	5,880	1,396,613	0	51,194	1,100	52,294	3,325
35,759	9,201	31,682	76,642	139	14,593	0	14,593	1,800
11,652	126	3,632	15,410	1,393	0	0	0	611
46,676	24,583	10,625	81,884	0	3,149	0	3,149	0
556,313	235,037	210,078	1,001,428	178	43,889	3,792	47,681	2,035
19,662,606	6,037,551	6,311,804	32,011,961	13,182	1,626,320	142,651	1,768,971	79,860
0	0	1,578	1,578	0	0	0	0	0
232,240	82,916	75,910	391,066	58	18,545	919	19,464	526
229,162	81,340	73,616	384,118	57	18,524	919	19,443	526
1,422	1,335	186	2,943	1	21	0	21	0
1,656	241	2,108	4,005	0	0	0	0	0
1,883,908	555,222	528,284	2,967,414	13,700	139,032	24,041	163,073	10,975
72,540	99,999	7,512	180,051	0	345	0	345	1,100
1,811,368	455,223	520,772	2,787,363	13,700	138,687	24,041	162,728	9,875
7,390	0	310	7,700	0	0	0	0	0
387,484	99,220	133,426	620,130	2,403	28,740	13,157	41,897	2,500
929,711	256,783	243,828	1,430,322	7,130	72,586	6,831	79,417	2,700
434,158	92,983	136,021	663,162	4,167	37,337	3,776	41,113	3,616
52,625	6,237	7,187	66,049	0	24	277	301	1,059
21,778,754	6,675,689	6,917,576	35,372,019	26,940	1,783,897	167,611	1,951,508	91,361
6,089,023	1,665,505	2,149,495	9,904,023	3,019	505,006	122,427	627,433	26,101
17,693,392	5,202,089	6,004,655	28,900,136	11,330	1,505,966	137,772	1,643,738	71,040
11,287,390	3,917,517	4,008,451	19,213,358	8,948	1,125,345	97,287	1,222,632	55,029
8,287	13	810	9,110	10	165	0	165	0
13.6	16.0	6.2	12.6	6.3	10.5	13.8	10.8	6.0
11.1	7.3	14.6	11.1	12.0	6.6	13.0	7.1	4.7
16.9	12.7	17.2	16.2	16.5	16.3	13.4	16.1	24.9
55.5	59.1	59.5	56.9	41.4	64.1	58.3	63.6	61.5
2.9	4.8	2.5	3.2	23.8	2.5	1.5	2.4	2.9
8.7	8.3	7.6	8.4	50.9	7.8	14.3	8.4	12.0
11.3	10.7	9.2	10.7	62.2	9.2	18.5	10.0	13.4
296	23	137	456	7	5	6	11	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	295,647	8,133	119,818	423,598
Currency and coin	47,795	2,359	29,673	79,827
Reserve with Federal Reserve banks (member banks)	89,360	1,826	0	91,186
Demand balances with banks in U.S. (except American branches of foreign banks)	60,052	3,778	77,356	141,186
Other balances with banks in United States	1,201	0	1,515	2,716
Balances with banks in foreign countries	178	0	250	428
Cash items in process of collection	97,061	170	11,024	108,255
INVESTMENT SECURITIES - TOTAL	421,946	20,453	400,652	843,051
U.S. Treasury securities	115,178	4,959	119,143	239,280
Securities of other U.S. Government agencies and corps.	39,886	3,362	72,810	116,058
Obligations of States and subdivisions	263,333	11,986	206,742	482,061
Other securities	3,549	146	1,957	5,652
TRADING ACCOUNT SECURITIES	14,562	0	0	14,562
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	41,441	2,150	38,675	82,266
OTHER LOANS AND DISCOUNTS - TOTAL	887,003	25,742	592,847	1,505,592
Real estate loans - total	130,023	5,255	163,847	299,125
Secured by farmland	5,545	1,941	21,460	28,946
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	4,488	96	10,412	14,996
Guaranteed by Veterans Administration	162	0	2,424	2,586
Not insured or guaranteed by FHA or VA	50,909	1,732	67,264	119,905
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	0	0	0	0
Not insured by FHA	2,548	486	643	3,677
Secured by other properties	66,371	1,000	61,644	129,015
Loans to domestic commercial and foreign banks	10,932	0	795	11,727
Loans to other financial institutions	34,407	23	10,805	45,235
Loans to brokers and dealers in securities	4,130	0	482	4,612
Other loans for purchasing or carrying securities	8,031	0	6,299	14,330
Loans to farmers (excluding loans on real estate)	17,929	2,763	22,567	43,259
Commercial and industrial loans (incl. open market paper)	286,373	5,495	141,167	433,035
Other loans to individuals - total	352,726	11,511	234,999	599,236
Passenger automobile instalment loans	128,671	3,949	94,419	227,039
Credit cards and related plans:				
Retail (charge account) credit card plans	29,242	0	12,657	41,899
Check credit and revolving credit plans	798	0	528	1,326
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	12,683	278	10,419	23,380
Other retail consumer goods	19,874	1,257	22,146	43,277
Residential repair and modernization instalment loans	14,141	649	8,196	22,986
Other instalment loans for personal expenditures	58,975	1,909	35,738	96,622
Single-payment loans for personal expenditures	88,342	3,469	50,896	142,707
All other loans (including overdrafts)	42,452	695	11,886	55,033
TOTAL LOANS AND SECURITIES	1,364,952	48,345	1,032,174	2,445,471
Bank premises, furniture and fixtures, and other assets representing bank premises	38,777	841	19,995	59,613
Real estate owned other than bank premises	1,689	0	807	2,496
Investments in subsidiaries not consolidated	0	0	0	0
Customers' liabilities on acceptances outstanding	899	0	264	1,163
Other assets	17,216	590	9,345	27,151
TOTAL ASSETS	1,719,180	57,909	1,182,403	2,959,492

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
114,578	26,288	47,894	188,760	1,078,678	81,628	251,909	1,412,215	1,309
10,137	2,282	5,042	17,461	93,257	6,660	43,865	143,782	336
51,558	11,826	0	63,384	314,466	21,708	0	336,174	0
37,113	10,399	40,953	88,465	237,367	30,091	183,052	450,510	795
100	0	90	190	22,803	200	14,454	37,457	100
0	0	0	0	733	1,302	0	2,035	0
15,670	1,781	1,809	19,260	410,052	21,667	10,538	442,257	78
303,154	85,927	204,425	593,506	1,486,681	143,235	873,967	2,503,883	3,706
140,956	42,756	122,481	306,193	567,357	40,130	330,762	938,249	1,047
21,421	16,829	38,598	76,848	112,797	23,976	147,906	284,679	235
138,540	25,978	43,227	207,745	765,624	72,368	375,343	1,213,335	1,898
2,237	364	119	2,720	40,903	6,761	19,956	67,620	526
0	0	0	0	32,760	213	3,486	36,459	0
18,175	2,475	900	21,550	144,368	4,075	54,200	202,643	0
583,245	128,063	260,564	971,872	3,009,193	345,763	1,270,184	4,625,140	11,358
131,281	29,166	34,976	195,423	461,927	61,759	438,203	961,889	5,602
6,485	4,987	11,611	23,083	29,638	6,874	111,419	147,931	2,019
18,457	4,927	2,194	25,578	20,824	7,941	7,553	36,318	15
3,299	1,773	221	5,293	6,130	6,389	313	12,832	0
64,548	11,570	11,385	87,503	157,371	14,588	208,821	380,780	2,227
1,827	0	5	1,832	9,234	0	0	9,234	0
2,644	545	213	3,402	38,407	3,379	6,716	48,502	0
34,021	5,364	9,347	48,732	200,323	22,588	103,381	326,292	1,341
50	0	388	438	26,221	1,000	1,717	28,938	0
3,356	364	564	4,284	171,446	11,056	7,195	189,697	0
0	0	0	0	13,970	1,225	1,317	16,512	0
1,246	59	457	1,762	25,961	1,678	9,553	37,192	10
195,542	54,618	157,934	408,094	48,432	7,245	84,419	140,096	1,805
132,328	18,765	29,864	180,957	1,220,441	104,424	233,108	1,557,973	2,024
113,471	23,733	34,540	171,744	995,099	151,473	470,549	1,617,121	1,828
42,215	9,823	13,989	66,027	268,321	55,242	186,761	510,324	1,066
0	0	0	0	69,186	4,306	5,199	78,691	0
238	0	0	238	5,625	0	294	5,919	0
10,826	3,212	2,274	16,312	83,025	22,934	34,494	140,453	29
12,843	2,169	2,383	17,395	70,274	16,980	31,566	118,820	95
4,083	1,241	1,301	6,625	41,678	1,947	23,557	67,182	0
12,849	2,749	6,281	21,879	106,774	13,477	77,935	198,186	174
30,417	4,539	8,312	43,268	350,216	36,587	110,743	497,546	464
5,971	1,358	1,841	9,170	45,696	5,903	24,123	75,722	89
904,574	216,465	465,889	1,586,928	4,673,002	493,286	2,201,837	7,368,125	15,064
19,299	3,230	4,298	26,827	135,677	12,406	45,815	193,898	369
726	73	236	1,035	1,158	197	2,166	3,521	1
0	0	0	0	602	2	400	1,004	0
283	0	41	324	4,066	157	67	4,290	0
10,411	1,263	1,751	13,425	48,785	6,037	10,424	65,246	12
1,049,871	247,319	520,109	1,817,299	5,941,968	593,713	2,512,618	9,048,299	16,755

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	SOUTH CAROLINA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,272,358	42,640	894,658	2,209,656
Individuals, partnerships, and corporations - demand	833,032	28,403	456,307	1,317,742
Individuals, partnerships, and corporations - time	423,282	13,746	429,516	866,544
Savings deposits	211,965	10,595	181,643	404,203
Deposits accumulated for payment of personal loans	0	0	90	90
Other deposits of individuals, partnerships, and corps.	211,317	3,151	247,783	462,251
Certified and officers' checks, letters of credit, travelers' checks, etc.	16,044	491	8,835	25,370
GOVERNMENT DEPOSITS - TOTAL	165,606	6,062	119,597	291,265
United States Government - demand	23,996	1,982	17,285	43,263
United States Government - time	70	1,086	114	1,270
States and subdivisions - demand	116,208	1,426	57,069	174,703
States and subdivisions - time	25,332	1,568	45,129	72,029
DOMESTIC INTERBANK DEPOSITS - TOTAL	27,177	29	12,518	39,724
Commercial banks in the United States - demand	26,821	29	11,900	38,750
Commercial banks in the United States - time	356	0	618	974
Mutual savings banks in the United States - demand	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	323	0	0	323
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	323	0	0	323
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	1,465,464	48,731	1,026,773	2,540,968
Demand	1,016,424	32,331	551,396	1,600,151
Time	449,040	16,400	475,377	940,817
MISCELLANEOUS LIABILITIES - TOTAL	109,532	3,032	30,372	142,936
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	29,086	1,200	1,945	32,231
Other liabilities for borrowed money	2,342	0	1,110	3,452
Mortgage indebtedness	256	69	209	534
Acceptances outstanding	899	0	264	1,163
Other liabilities	76,949	1,763	26,844	105,556
TOTAL LIABILITIES	1,574,996	51,763	1,057,145	2,683,904
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	18,290	425	11,001	29,716
Reserve for bad debt losses on loans	15,879	425	9,539	25,843
Other reserves on loans	0	0	225	225
Reserves on securities	2,411	0	1,237	3,648
CAPITAL ACCOUNTS - TOTAL	125,894	5,721	114,257	245,872
Capital notes and debentures	0	0	9,602	9,602
Equity capital - total	125,894	5,721	104,655	236,270
Preferred stock	0	0	4,201	4,201
Common stock	27,384	1,671	38,548	67,603
Surplus	56,491	2,078	39,484	98,053
Undivided profits	37,993	1,622	20,731	60,346
Reserve for contingencies and other capital reserves	4,026	350	1,691	6,067
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,719,180	57,909	1,182,403	2,959,492
MEMORANDA				
Demand deposits adjusted[4]	868,546	30,150	511,187	1,409,883
Average of total deposits for the 15 calendar days ending with call date	1,435,692	47,861	1,009,736	2,493,289
Average of total loans for the 15 calendar days ending with call date	867,054	27,566	596,165	1,490,785
Unearned discount on instalment loans included in total capital accounts	275	33	1,803	2,111
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	17.2	14.0	10.1	14.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.0	14.4	16.2	12.0
Other securities	16.4	21.0	17.7	17.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.0	48.2	53.4	53.7
Other assets	3.4	2.5	2.6	3.1
Total capital accounts	7.3	9.9	9.7	8.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.6	12.8	12.1	10.7
NUMBER OF BANKS	20	6	75	101

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
788,125	194,474	403,933	1,386,532	3,887,200	409,842	1,935,465	6,232,507	12,318
275,846	65,494	157,571	498,911	1,707,323	147,942	743,551	2,598,816	4,168
506,593	127,529	244,275	878,397	2,143,691	257,175	1,179,271	3,580,137	8,137
88,960	22,504	36,710	148,174	1,079,607	103,311	623,587	1,806,505	1,866
60	0	0	60	136	0	8,018	8,154	0
417,573	105,025	207,565	730,163	1,063,948	153,864	547,666	1,765,478	6,271
5,686	1,451	2,087	9,224	36,186	4,725	12,643	53,554	13
122,951	26,881	60,059	209,891	644,693	62,418	285,489	992,600	1,777
20,536	3,184	3,180	26,900	93,583	4,144	23,090	120,817	114
2,816	2,818	8	5,642	2,473	335	595	3,403	25
38,171	9,738	30,487	78,396	186,291	19,533	98,487	304,311	925
61,428	11,141	26,384	98,953	362,346	38,406	163,317	564,069	713
17,060	1,363	876	19,299	522,573	12,849	5,490	540,912	0
17,060	1,315	786	19,161	472,533	12,849	4,206	489,588	0
0	0	90	90	49,865	0	1,137	51,002	0
0	48	0	48	175	0	147	322	0
0	0	0	0	0	0	0	0	0
0	0	0	0	10,441	510	0	10,951	0
0	0	0	0	0	0	0	0	0
0	0	0	0	4,000	0	0	4,000	0
0	0	0	0	6,116	510	0	6,626	0
0	0	0	0	325	0	0	325	0
928,136	222,718	464,868	1,615,722	5,064,907	485,619	2,226,444	7,776,970	14,095
357,299	81,230	194,111	632,640	2,502,207	189,703	882,124	3,574,034	5,220
570,837	141,488	270,757	983,082	2,562,700	295,916	1,344,320	4,202,936	8,875
33,435	3,994	3,939	41,368	370,178	57,528	60,787	488,493	34
1,350	0	400	1,750	193,495	34,850	6,294	234,639	0
700	0	108	808	2,329	150	5,121	7,600	0
2,637	234	0	2,871	3,773	24	1,110	4,907	0
283	0	91	374	5,057	157	67	5,281	0
28,465	3,760	3,340	35,565	165,524	22,347	48,195	236,066	34
961,571	226,712	468,807	1,657,090	5,435,085	543,147	2,287,231	8,265,463	14,129
0	0	0	0	257	0	0	257	0
13,580	2,336	5,022	20,938	47,590	5,245	18,988	71,823	229
13,280	2,336	4,789	20,405	46,919	5,245	18,365	70,529	229
300	0	126	426	5	0	109	114	0
0	0	107	107	666	0	514	1,180	0
74,720	18,271	46,280	139,271	459,036	45,321	206,399	710,756	2,397
4,825	250	270	5,345	19,155	0	2,480	21,635	0
69,895	18,021	46,010	133,926	439,881	45,321	203,919	689,121	2,397
0	0	0	0	0	0	400	400	0
20,270	4,565	10,200	35,035	125,307	15,967	51,227	192,501	255
25,851	6,875	18,697	51,423	183,298	17,370	65,263	265,931	336
23,194	6,179	15,631	45,004	114,786	11,974	82,942	209,702	292
580	402	1,482	2,464	16,490	10	4,087	20,587	1,514
1,049,871	247,319	520,109	1,817,299	5,941,968	593,713	2,512,618	9,048,299	16,755
304,033	74,950	188,336	567,319	1,526,039	151,043	844,290	2,521,372	5,028
914,014	218,627	460,031	1,592,672	4,955,670	484,075	2,193,316	7,633,061	14,209
581,798	128,791	260,090	970,679	2,967,426	348,921	1,270,929	4,587,276	11,462
789	354	284	1,427	2,165	352	8,783	11,300	99
10.9	10.6	9.2	10.4	18.2	13.7	10.0	15.6	7.8
15.5	24.1	31.0	21.1	11.4	10.8	19.1	13.5	7.7
13.4	10.7	8.3	11.6	14.1	13.4	15.9	14.6	14.5
57.3	52.8	50.3	54.7	53.1	58.9	52.7	53.4	67.8
2.9	1.8	1.2	2.3	3.2	3.2	2.3	3.0	2.3
7.1	7.4	8.9	7.7	7.7	7.6	8.2	7.9	14.3
9.4	10.2	13.2	10.5	10.7	9.6	10.7	10.6	16.6
33	25	103	161	77	13	215	305	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	4,138,966	252,621	1,073,456	5,465,043	4,881
Currency and coin	219,038	18,746	117,708	355,492	501
Reserve with Federal Reserve banks (member banks)	1,160,059	78,640	0	1,238,699	0
Demand balances with banks in U.S. (except American branches of foreign banks)	1,154,040	92,335	878,451	2,124,826	4,105
Other balances with banks in United States	142,414	2,584	27,920	172,918	0
Balances with banks in foreign countries	9,824	616	555	10,995	0
Cash items in process of collection	1,453,591	59,700	48,822	1,562,113	275
INVESTMENT SECURITIES - TOTAL	5,486,686	439,693	2,142,838	8,069,217	34,204
U.S. Treasury securities	1,828,503	203,820	684,817	2,717,140	2,248
Securities of other U.S. Government agencies and corps.	510,083	46,071	370,083	926,237	27,321
Obligations of States and subdivisions	3,029,033	185,418	1,027,957	4,242,408	4,076
Other securities	119,067	4,384	59,981	183,432	559
TRADING ACCOUNT SECURITIES	232,755	171	0	232,926	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	1,045,824	51,030	224,077	1,320,931	500
OTHER LOANS AND DISCOUNTS - TOTAL	10,780,392	811,600	4,074,301	15,666,293	13,259
Real estate loans - total	1,421,647	93,435	662,233	2,177,315	1,878
Secured by farmland	110,439	10,472	70,649	191,560	406
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	72,162	151	23,129	95,442	0
Guaranteed by Veterans Administration	45,773	20	9,895	55,688	0
Not insured or guaranteed by FHA or VA	361,348	15,649	228,366	605,363	882
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	10,085	0	6,723	16,808	0
Not insured by FHA	75,027	9,251	19,525	103,803	0
Secured by other properties	746,813	57,892	303,946	1,108,651	590
Loans to domestic commercial and foreign banks	44,205	22	4,979	49,206	0
Loans to other financial institutions	773,591	8,951	48,698	831,240	0
Loans to brokers and dealers in securities	73,456	180	3,163	76,799	0
Other loans for purchasing or carrying securities	556,416	29,714	147,708	733,838	0
Loans to farmers (excluding loans on real estate)	561,269	46,446	318,854	926,569	1,998
Commercial and industrial loans (incl. open market paper)	4,530,928	363,384	1,466,740	6,361,052	4,290
Other loans to individuals - total	2,407,972	247,173	1,379,123	4,034,268	4,970
Passenger automobile instalment loans	945,192	90,928	710,199	1,746,319	2,282
Credit cards and related plans:					
Retail (charge account) credit card plans	127,411	27,826	25,551	180,788	0
Check credit and revolving credit plans	7,202	13	567	7,782	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	155,162	9,810	47,193	212,165	40
Other retail consumer goods	161,949	33,655	124,565	320,169	484
Residential repair and modernization instalment loans	90,996	5,136	51,938	148,070	312
Other instalment loans for personal expenditures	287,737	29,196	180,129	497,062	1,438
Single-payment loans for personal expenditures	632,323	50,609	238,981	921,913	414
All other loans (including overdrafts)	410,908	22,295	42,803	476,006	123
TOTAL LOANS AND SECURITIES	17,545,657	1,302,494	6,441,216	25,289,367	47,963
Bank premises, furniture and fixtures, and other assets representing bank premises	491,539	28,016	150,814	670,369	516
Real estate owned other than bank premises	30,510	2,472	13,529	46,511	69
Investments in subsidiaries not consolidated	8,742	0	926	9,668	0
Customers' liabilities on acceptances outstanding	26,171	210	5,747	32,128	0
Other assets	231,673	18,849	70,710	321,232	20,921
TOTAL ASSETS	22,473,258	1,604,662	7,756,398	31,834,318	74,350

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[9]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	F.R. NON-MEMBERS		
152,888	90,444	54,140	297,472	56,840	30,003	86,843	24
9,777	6,355	8,395	24,527	8,146	6,818	14,964	0
40,231	32,882	0	73,113	23,033	0	23,033	0
14,608	9,625	32,084	56,317	15,468	19,457	34,925	24
2,646	300	4,650	7,596	0	0	0	0
16	0	0	16	249	492	741	0
95,610	41,282	9,011	135,903	9,944	3,236	13,180	0
229,165	136,247	187,107	552,519	124,731	118,592	243,323	20
78,271	83,168	71,431	232,870	43,519	46,748	90,267	20
18,897	905	16,680	36,482	6,031	3,183	9,214	0
123,341	51,311	97,756	272,408	72,069	64,318	136,387	0
8,656	863	1,240	10,759	3,112	4,343	7,455	0
4,395	774	0	5,169	0	0	0	0
23,670	27,025	19,700	70,395	10,400	5,500	15,900	0
610,580	258,976	328,200	1,197,756	332,441	318,612	651,053	38
202,490	71,039	116,136	389,665	158,375	178,158	336,533	
4,027	1,704	4,904	10,635	9,491	8,484	17,975	
51,948	14,910	14,775	81,633	7,586	10,351	17,937	
18,113	3,465	5,556	27,134	2,482	4,107	6,589	
63,325	20,167	54,062	137,554	95,016	97,562	192,578	
103	0	277	380	9	82	91	
2,687	1,560	7,012	11,259	2,527	1,649	4,176	
62,287	29,233	29,550	121,070	41,264	55,923	97,187	
300	0	11	311	0	297	297	
28,840	10,703	10,842	50,385	801	347	1,148	
50	200	132	382	100	53	153	
14,424	793	1,179	16,396	2,928	376	3,304	
27,941	16,203	20,973	65,117	8,980	8,352	17,332	
180,452	87,873	82,159	350,484	66,850	57,038	123,888	
132,169	69,554	93,182	294,905	85,980	69,739	155,719	
52,165	25,568	43,342	121,075	37,058	18,898	55,956	
15,594	3,902	5,128	24,624	3,424	1,489	4,913	
435	8,864	1,526	10,825	92	0	92	
7,038	2,883	4,277	14,198	4,000	5,273	9,273	
11,987	9,743	8,842	30,572	5,344	5,258	10,602	
7,651	5,230	6,486	19,367	2,050	2,951	5,001	
28,540	10,281	12,233	51,054	16,137	10,379	26,516	
8,759	3,083	11,348	23,190	17,875	25,491	43,366	
23,914	2,611	3,586	30,111	8,427	4,252	12,679	
867,810	423,022	535,007	1,825,839	467,572	442,704	910,276	58
20,019	10,624	10,466	41,109	9,507	7,444	16,951	8
844	82	1,216	2,142	613	118	731	0
0	0	290	290	67	0	67	0
66	0	0	66	0	0	0	0
15,104	5,447	6,646	27,197	2,921	2,570	5,491	0
1,056,731	529,619	607,765	2,194,115	537,520	482,839	1,020,359	90

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	14,235,015	1,118,668	6,041,105	21,394,788	26,868
Individuals, partnerships, and corporations - demand	7,480,803	571,022	2,874,064	10,925,889	16,565
Individuals, partnerships, and corporations - time	6,565,853	533,623	3,079,482	10,178,958	10,289
Savings deposits	2,261,725	157,223	1,169,834	3,588,782	10,289
Deposits accumulated for payment of personal loans	77,551	22,519	102,926	202,996	0
Other deposits of individuals, partnerships, and corps.	4,226,577	353,881	1,806,722	6,387,180	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	188,359	14,023	87,559	289,941	14
GOVERNMENT DEPOSITS - TOTAL	2,329,161	200,385	655,005	3,184,551	22,270
United States Government - demand	283,904	14,010	75,820	373,734	0
United States Government - time	26,257	13	3,671	29,941	0
States and subdivisions - demand	567,281	48,665	201,975	817,921	3,102
States and subdivisions - time	1,451,719	137,697	373,539	1,962,955	19,168
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,855,681	106,812	215,793	2,178,286	304
Commercial banks in the United States - demand	1,732,054	98,652	193,686	2,024,392	304
Commercial banks in the United States - time	98,198	8,160	22,057	128,415	0
Mutual savings banks in the United States - demand	24,878	0	0	24,878	0
Mutual savings banks in the United States - time	551	0	50	601	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	50,961	610	3,391	54,962	0
Foreign governments, central banks, etc. - demand	2,994	0	0	2,994	0
Foreign governments, central banks, etc. - time	18,200	0	0	18,200	0
Banks in foreign countries - demand	29,667	610	3,391	33,668	0
Banks in foreign countries - time	100	0	0	100	0
TOTAL DEPOSITS	18,470,818	1,426,475	6,915,294	26,812,587	49,442
Demand	10,309,940	746,982	3,436,495	14,493,417	19,985
Time	8,160,878	679,493	3,478,799	12,319,170	29,457
MISCELLANEOUS LIABILITIES - TOTAL	2,090,681	43,680	177,162	2,311,523	1,163
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,513,580	14,822	30,314	1,558,716	0
Other liabilities for borrowed money	54,436	1,800	4,585	60,821	0
Mortgage indebtedness	67,606	3,769	10,444	81,819	0
Acceptances outstanding	26,171	210	5,761	32,142	0
Other liabilities	428,888	23,079	126,058	578,025	1,163
TOTAL LIABILITIES	20,561,499	1,470,155	7,092,456	29,124,110	50,605
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	251	251	0
RESERVES ON LOANS AND SECURITIES - TOTAL	214,169	13,296	54,748	282,213	147
Reserve for bad debt losses on loans	182,839	11,790	52,855	247,484	78
Other reserves on loans	5,574	6	879	6,459	0
Reserves on securities	25,756	1,500	1,014	28,270	69
CAPITAL ACCOUNTS - TOTAL	1,697,590	121,211	608,943	2,427,744	23,598
Capital notes and debentures	55,328	3,353	5,333	64,014	0
Equity capital - total	1,642,262	117,858	603,610	2,363,730	23,598
Preferred stock	623	0	761	1,384	0
Common stock	520,375	38,160	194,059	752,594	22,540
Surplus	649,877	50,263	227,552	927,692	238
Undivided profits	421,693	24,247	160,647	606,587	463
Reserve for contingencies and other capital reserves	49,694	5,188	20,591	75,473	357
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	22,473,258	1,604,662	7,756,398	31,834,318	74,350
MEMORANDA					
Demand deposits adjusted[4]	6,840,391	574,620	3,118,167	10,533,178	19,406
Average of total deposits for the 15 calendar days ending with call date	18,110,306	1,394,288	6,838,408	26,343,002	49,168
Average of total loans for the 15 calendar days ending with call date	10,718,968	848,746	4,120,317	15,688,031	13,222
Unearned discount on instalment loans included in total capital accounts	17,006	1,258	23,263	41,527	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.4	15.7	13.8	17.2	6.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.4	15.6	13.6	11.4	39.8
Other securities	15.0	11.8	14.0	14.6	6.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.6	53.8	55.4	53.4	18.5
Other assets	3.5	3.1	3.1	3.4	28.9
Total capital accounts	7.6	7.6	7.9	7.6	31.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.3	10.6	10.2	10.3	34.7
NUMBER OF BANKS	529	50	620	1,199	8

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	F.R. NON-MEMBERS		
741,248	396,255	450,299	1,587,802	446,397	398,710	845,107	0
293,675	175,651	172,700	642,026	137,993	106,144	244,137	0
436,408	216,705	266,430	919,543	303,974	287,197	591,171	0
222,332	118,279	147,027	487,638	217,335	194,058	411,393	0
0	0	0	0	0	0	0	0
214,076	98,426	119,403	431,905	86,639	93,139	179,778	0
11,165	3,899	11,169	26,233	4,430	5,369	9,799	0
109,843	46,364	72,189	228,396	26,931	30,964	57,895	0
7,540	3,960	4,285	15,785	4,792	4,379	9,171	0
5,694	870	4	6,568	50	15	65	0
41,700	15,647	21,719	79,066	14,611	13,744	28,355	0
54,909	25,887	46,181	126,977	7,478	12,826	20,304	0
25,114	13,246	6,929	45,289	2,291	1,571	3,862	0
21,980	13,246	6,579	41,805	534	567	1,101	0
3,134	0	350	3,484	0	575	575	0
0	0	0	0	1,757	429	2,186	0
0	0	0	0	0	0	0	0
44	20	0	64	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
44	20	0	64	0	0	0	0
0	0	0	0	0	0	0	0
876,249	455,885	529,417	1,861,551	475,619	431,245	906,864	0
376,104	212,423	216,452	804,979	164,117	130,632	294,749	0
500,145	243,462	312,965	1,056,572	311,502	300,613	612,115	0
98,814	28,701	27,341	154,856	19,219	9,623	28,842	0
55,557	19,350	9,732	84,639	5,000	1,700	6,700	0
20,341	0	291	20,632	802	0	802	0
304	42	1,654	2,000	570	285	855	0
66	0	0	66	0	0	0	0
22,546	9,309	15,664	47,519	12,847	7,638	20,485	0
975,063	484,586	556,758	2,016,407	494,838	440,868	935,706	0
0	0	115	115	0	0	0	0
9,382	4,538	5,822	19,742	4,251	5,330	9,581	0
9,382	4,538	5,817	19,737	4,233	5,120	9,353	0
0	0	5	5	10	29	39	0
0	0	0	0	8	181	189	0
72,286	40,495	45,070	157,851	38,431	36,641	75,072	90
0	3,200	292	3,492	995	2,997	3,992	0
72,286	37,295	44,778	154,359	37,436	33,644	71,080	90
0	0	35	35	512	100	612	0
21,867	11,627	11,115	44,609	9,829	9,381	19,210	25
37,858	16,464	21,839	76,161	12,735	12,145	24,880	25
12,561	9,199	11,598	33,358	13,309	11,738	25,047	40
0	5	191	196	1,051	280	1,331	0
1,056,731	529,619	607,765	2,194,115	537,520	482,839	1,020,359	90
260,974	153,935	196,577	611,486	148,847	122,450	271,297	0
869,953	461,426	521,695	1,853,074	465,237	428,491	893,728	0
630,773	286,328	331,735	1,248,836	328,335	322,057	650,392	38
89	0	355	444	567	801	1,368	0
14.5	17.1	8.9	13.6	10.6	6.2	8.5	26.7
9.2	15.9	14.5	12.3	9.2	10.3	9.7	22.2
12.9	10.0	16.3	13.1	14.0	14.2	14.1	.0
60.0	54.0	57.2	57.8	63.8	67.1	65.4	42.2
3.4	3.0	3.1	3.2	2.4	2.1	2.3	8.9
6.8	7.6	7.4	7.2	7.1	7.6	7.4	100.0
8.8	11.4	9.3	9.5	8.8	9.0	8.9	195.7
10	6	34	50	26	16	42	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	708,227	287,142	164,447	1,159,816
Currency and coin	116,188	29,952	38,617	184,757
Reserve with Federal Reserve banks (member banks)	247,527	109,671	0	357,198
Demand balances with banks in U.S. (except American branches of foreign banks)	84,357	57,386	89,694	231,437
Other balances with banks in United States	11,073	160	5,037	16,270
Balances with banks in foreign countries	704	3	0	707
Cash items in process of collection	248,378	89,970	31,099	369,447
INVESTMENT SECURITIES - TOTAL	1,526,278	464,842	681,557	2,672,677
U.S. Treasury securities	507,370	182,186	248,102	937,658
Securities of other U.S. Government agencies and corps	184,948	31,906	104,960	321,814
Obligations of States and subdivisions	814,511	246,363	326,437	1,387,311
Other securities	19,449	4,387	2,058	25,894
TRADING ACCOUNT SECURITIES	21,717	842	0	22,559
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	113,820	22,000	57,825	193,645
OTHER LOANS AND DISCOUNTS - TOTAL	3,294,332	1,093,473	1,134,703	5,522,508
Real estate loans - total	953,554	278,231	416,231	1,648,016
Secured by farmland	48,629	15,919	24,944	89,492
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	44,752	4,984	15,293	65,029
Guaranteed by Veterans Administration	36,240	3,091	12,174	51,505
Not insured or guaranteed by FHA or VA	530,494	162,312	241,059	933,865
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,517	2	2,302	3,821
Not insured by FHA	23,444	11,209	7,702	42,355
Secured by other properties	268,478	80,714	112,757	461,949
Loans to domestic commercial and foreign banks	2,080	220	824	3,124
Loans to other financial institutions	111,283	26,741	20,688	158,712
Loans to brokers and dealers in securities	7,374	7,423	2,278	17,075
Other loans for purchasing or carrying securities	12,742	9,059	3,294	25,095
Loans to farmers (excluding loans on real estate)	71,317	19,489	23,398	114,204
Commercial and industrial loans (incl. open market paper)	913,964	347,933	224,694	1,486,591
Other loans to individuals - total	1,135,157	376,246	433,948	1,945,351
Passenger automobile instalment loans	397,760	141,018	181,799	720,577
Credit cards and related plans:				
Retail (charge account) credit card plans	74,905	38,248	11,001	124,154
Check credit and revolving credit plans	7,772	2,394	12,879	23,045
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	49,030	21,470	15,101	85,601
Other retail consumer goods	49,360	19,824	34,330	103,514
Residential repair and modernization instalment loans	35,317	18,869	21,816	76,002
Other instalment loans for personal expenditures	226,715	71,999	81,820	380,534
Single-payment loans for personal expenditures	294,298	62,424	75,202	431,924
All other loans (including overdrafts)	86,861	28,131	9,348	124,340
TOTAL LOANS AND SECURITIES	4,956,147	1,581,157	1,874,085	8,411,389
Bank premises, furniture and fixtures, and other assets representing bank premises	124,030	42,125	38,468	204,623
Real estate owned other than bank premises	2,793	948	143	3,884
Investments in subsidiaries not consolidated	120	936	105	1,161
Customers' liabilities on acceptances outstanding	4,630	865	835	6,330
Other assets	44,728	13,401	15,634	73,763
TOTAL ASSETS	5,840,675	1,926,574	2,093,717	9,860,966

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[9]	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
775,812	66,453	49,386	891,651	3,888	231,851	103,245	85,034	420,130
78,905	7,431	11,214	97,550	109	35,775	13,881	17,619	67,275
225,210	18,384	0	243,594	0	77,128	37,783	0	114,911
61,434	8,741	30,003	100,178	2,803	88,962	37,668	62,625	189,255
31,302	6,621	2,129	40,052	352	140	10	856	1,006
8,220	52	121	8,393	326	0	0	0	0
370,741	25,224	5,919	401,884	298	29,846	13,903	3,934	47,683
1,159,293	117,344	180,354	1,456,991	7,068	670,854	281,866	393,878	1,346,598
385,734	48,139	75,819	509,692	3,715	292,955	102,342	189,094	584,391
71,190	7,179	26,497	104,866	0	87,500	32,829	40,506	160,835
686,565	60,839	75,136	822,540	0	283,235	141,416	155,911	580,562
15,804	1,187	2,902	19,893	3,353	7,164	5,279	8,367	20,810
150,078	2,127	0	152,205	0	0	0	0	0
260,294	13,670	19,375	293,339	4,000	62,750	31,050	44,050	137,850
3,223,232	220,129	334,610	3,777,971	37,066	797,318	371,983	455,720	1,625,021
797,908	54,541	107,678	960,127		247,763	116,227	192,996	556,986
17,868	2,331	7,474	27,673		10,574	10,775	13,784	35,133
139,368	2,630	2,720	144,718		16,784	7,173	6,043	30,000
12,833	656	1,461	14,950		1,592	1,101	865	3,558
328,552	21,241	63,955	413,748		141,571	55,425	135,972	332,968
11,698	0	62	11,760		140	0	100	240
41,400	2,284	725	44,409		7,082	2,190	896	10,168
246,189	25,399	31,281	302,869		70,020	39,563	35,336	144,919
19,684	0	2	19,686		346	320	0	666
212,157	5,615	3,879	221,651		25,281	7,499	4,248	37,028
8,185	59	12	8,256		3,819	506	1,050	5,375
16,160	1,330	1,779	19,269		980	678	1,459	3,117
201,631	6,330	26,051	234,012		7,635	5,949	5,655	19,239
1,249,679	85,426	107,389	1,442,494		177,187	84,241	57,917	319,345
659,204	60,474	86,360	806,038		321,109	152,010	184,442	657,561
233,486	13,540	35,513	282,539		126,534	60,183	77,938	264,655
71,220	5,953	2,423	79,596		4,577	2,542	3,329	10,448
8,363	28	134	8,525		5,578	2,424	307	8,309
44,825	7,683	8,851	61,359		35,406	19,409	18,004	72,819
35,082	4,920	13,392	53,394		21,207	8,849	13,987	44,043
39,489	4,223	4,722	48,434		14,534	9,378	8,054	31,966
80,859	6,041	13,516	100,416		55,359	21,031	36,404	112,794
145,880	18,086	7,809	171,775		57,914	28,194	26,419	112,527
58,624	6,354	1,460	66,438		13,198	4,553	7,953	25,704
4,792,897	353,270	534,339	5,680,506	48,134	1,530,922	684,899	893,648	3,109,469
156,295	9,536	15,182	181,013	113	41,122	15,104	18,335	74,561
13,725	869	491	15,085	31	1,021	252	305	1,578
10,540	0	5	10,545	0	25	0	0	25
52,163	101	0	52,264	536	0	0	25	25
57,546	3,387	4,664	65,597	279	12,619	6,029	5,284	23,932
5,858,978	433,616	604,067	6,896,661	52,981	1,817,560	809,529	1,002,631	3,629,720

LIABILITIFS & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,436,209	1,389,709	1,666,029	7,491,947
Individuals, partnerships, and corporations - demand	1,748,244	501,081	621,771	2,871,096
Individuals, partnerships, and corporations - time	2,652,891	875,382	1,025,404	4,553,677
Savings deposits	1,388,098	479,018	515,829	2,382,945
Deposits accumulated for payment of personal loans	732	5	57	794
Other deposits of individuals, partnerships, and corps.	1,264,061	396,359	509,518	2,169,938
Certified and officers' checks, letters of credit, travelers' checks, etc	35,074	13,246	18,854	67,174
GOVERNMENT DEPOSITS - TOTAL	485,041	176,715	179,299	841,055
United States Government - demand	63,205	21,948	15,426	100,579
United States Government - time	9,225	376	1,026	10,627
States and subdivisions - demand	170,810	61,576	60,607	292,993
States and subdivisions - time	241,801	92,815	102,240	436,856
DOMESTIC INTERBANK DEPOSITS - TOTAL	97,472	68,921	1,568	167,961
Commercial banks in the United States - demand	96,357	68,136	1,427	165,920
Commercial banks in the United States - time	305	785	141	1,231
Mutual savings banks in the United States - demand	701	0	0	701
Mutual savings banks in the United States - time	109	0	0	109
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	843	266	7	1,116
Foreign governments, central banks, etc. - demand	72	2	7	81
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	771	264	0	1,035
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	5,019,565	1,635,611	1,846,903	8,502,079
Demand	2,115,234	666,253	718,092	3,499,579
Time	2,904,331	969,358	1,128,811	5,002,500
MISCELLANEOUS LIABILITIES - TOTAL	351,808	137,611	73,083	562,502
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	153,385	78,952	10,245	242,582
Other liabilities for borrowed money	6,818	429	717	7,964
Mortgage indebtedness	13,712	5,384	1,585	20,681
Acceptances outstanding	4,630	865	835	6,330
Other liabilities	173,263	51,981	59,701	284,945
TOTAL LIABILITIFS	5,371,373	1,773,222	1,919,986	9,064,581
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	319	0	233	552
RESERVFS ON LOANS AND SECURITIES - TOTAL	53,824	18,494	17,044	89,362
Reserve for bad debt losses on loans	52,855	17,990	16,562	87,407
Other reserves on loans	34	439	212	685
Reserves on securities	935	65	270	1,270
CAPITAL ACCOUNTS - TOTAL	415,159	134,858	156,454	706,471
Capital notes and debentures	1,900	441	3,372	5,713
Equity capital - total	413,259	134,417	153,082	700,758
Preferred stock	0	0	0	0
Common stock	117,017	48,703	47,074	212,794
Surplus	177,688	53,942	60,914	292,544
Undivided profits	117,128	30,323	44,050	191,501
Reserve for contingencies and other capital reserves	1,426	1,449	1,044	3,919
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,840,675	1,926,574	2,093,717	9,860,966
MEMORANDA				
Demand deposits adjusted[4]	1,707,294	486,199	670,140	2,863,633
Average of total deposits for the 15 calendar days ending with call date	4,967,727	1,628,764	1,820,223	8,416,714
Average of total loans for the 15 calendar days ending with call date	3,290,263	1,117,848	1,149,478	5,557,589
Unearned discount on instalment loans included in total capital accounts	2,679	435	530	3,644
PERCENTAGFS				
OF TOTAL ASSETS:				
Cash and balances with other banks	12.1	14.9	7.9	11.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.9	11.1	16.9	12.8
Other securities	14.7	13.1	15.7	14.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.4	57.9	57.0	58.0
Other assets	3.0	3.0	2.6	2.9
Total capital accounts	7.1	7.0	7.5	7.2
OF TOTAL ASSFTS OTHFR THAN CASH AND US TREASURY SFCURITIES:				
Total capital accounts	9.0	9.3	9.3	9.1
NUMBER OF BANKS	100	44	92	236

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
4,208,407	322,310	475,707	5,006,424	41,745	1,378,090	622,416	808,599	2,809,105
1,736,829	124,968	181,773	2,043,570	10,307	538,788	256,636	289,184	1,084,608
2,424,125	191,058	285,075	2,900,258	31,284	826,964	360,169	512,445	1,699,578
1,487,354	122,761	171,266	1,781,381	7,202	531,847	197,607	303,021	1,032,475
0	0	438	438	0	76	0	11	87
936,771	68,297	113,371	1,118,439	24,082	295,041	162,562	209,413	667,016
47,453	6,284	8,859	62,596	154	12,338	5,611	6,970	24,919
484,855	24,000	48,209	557,064	571	138,180	52,501	73,432	264,113
69,416	2,999	9,520	81,935	213	25,018	10,937	11,840	47,795
11,086	69	87	11,242	0	279	20	98	397
198,426	9,202	18,716	226,344	118	94,771	34,867	48,887	178,525
205,927	11,730	19,886	237,543	240	18,112	6,677	12,607	37,396
89,425	12,694	853	102,972	199	43,420	13,528	1,411	58,359
73,059	11,372	466	84,897	0	42,193	13,508	1,266	56,967
1,619	0	0	1,619	0	927	20	145	1,092
14,697	1,322	387	16,406	174	0	0	0	0
50	0	0	50	25	300	0	0	300
54,653	0	3	54,656	410	0	0	300	300
2,112	0	0	2,112	0	0	0	0	0
17,650	0	0	17,650	0	0	0	0	0
27,231	0	3	27,234	410	0	0	0	0
7,660	0	0	7,660	0	0	0	300	300
4,837,340	359,004	524,772	5,721,116	42,925	1,559,690	688,445	883,742	3,131,877
2,169,223	156,147	219,724	2,545,094	11,376	713,108	321,559	358,147	1,392,814
2,668,117	202,857	305,048	3,176,022	31,549	846,582	366,886	525,595	1,739,063
560,050	39,325	21,782	621,157	3,997	87,472	36,148	26,832	150,452
379,498	27,850	3,425	410,773	0	37,330	10,960	575	48,865
11,049	0	2,869	13,918	3,350	25	0	670	695
1,765	625	673	3,063	0	3,574	306	1,365	5,245
52,163	101	0	52,264	536	0	0	25	25
115,575	10,749	14,815	141,139	111	46,543	24,882	24,197	95,622
5,397,390	398,329	546,554	6,342,273	46,922	1,647,162	724,593	910,574	3,282,329
38	0	0	38	0	0	0	0	0
56,659	3,501	5,250	65,410	0	15,399	8,056	7,516	30,971
55,770	3,446	4,940	64,156	0	13,747	5,665	6,910	26,322
15	7	27	49	0	389	1,278	202	1,869
874	48	283	1,205	0	1,263	1,113	404	2,780
404,891	31,786	52,263	488,940	6,059	154,999	76,880	84,541	316,420
0	190	2,875	3,065	0	2,312	0	470	2,782
404,891	31,596	49,388	485,875	6,059	152,687	76,880	84,071	313,638
0	0	0	0	0	0	0	0	0
116,067	10,214	18,865	145,146	950	30,772	17,731	18,957	67,460
178,308	12,075	16,046	206,429	750	72,964	36,469	43,189	152,622
99,932	9,236	14,106	123,274	2,309	44,155	17,974	20,418	82,547
10,584	71	371	11,026	2,050	4,796	4,706	1,507	11,009
5,858,978	433,616	604,067	6,896,661	52,981	1,817,560	809,529	1,002,631	3,629,720
1,656,007	116,552	203,819	1,976,378	10,865	616,051	283,211	341,107	1,240,369
4,763,052	355,755	517,519	5,636,326	47,131	1,524,071	673,484	864,806	3,062,361
3,210,464	234,053	336,247	3,780,764	36,984	800,058	401,606	470,765	1,672,429
114	0	87	201	0	2,003	752	897	3,652
13.2	15.3	8.2	12.9	7.3	12.8	12.8	8.5	11.6
7.8	12.8	16.9	8.9	7.0	20.9	16.7	22.9	20.5
14.5	14.8	12.9	14.4	6.3	16.0	18.1	16.4	16.6
59.5	53.9	58.6	59.0	77.5	47.3	49.8	49.8	48.6
5.0	3.2	3.4	4.7	1.8	3.0	2.6	2.4	2.8
6.9	7.3	8.7	7.1	11.4	8.5	9.5	8.4	8.7
8.6	10.0	10.9	8.9	13.4	12.0	12.7	11.6	12.1
23	8	56	87	2	85	35	80	200

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	782,956	256,375	366,389	1,405,720	296
Currency and coin	67,384	28,539	66,229	162,152	31
Reserve with Federal Reserve banks (member banks)	169,186	81,863	0	251,049	0
Demand balances with banks in U.S. (except American branches of foreign banks)	119,682	39,273	277,131	436,086	265
Other balances with banks in United States	93,543	59	1,309	94,911	0
Balances with banks in foreign countries	2,150	946	0	3,096	0
Cash items in process of collection	331,011	105,695	21,720	458,426	0
INVESTMENT SECURITIES - TOTAL	1,170,407	435,086	1,766,478	3,371,971	1,650
U.S. Treasury securities	462,958	223,022	978,502	1,664,482	948
Securities of other U.S. Government agencies and corps	111,886	43,168	158,972	314,026	0
Obligations of States and subdivisions	572,411	160,128	585,223	1,317,762	446
Other securities	23,152	8,768	43,781	75,701	256
TRADING ACCOUNT SECURITIES	11,857	45,638	0	57,495	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	192,940	47,463	113,100	353,503	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,668,096	838,912	2,498,404	6,005,412	880
Real estate loans - total	916,035	302,058	1,137,560	2,355,653	495
Secured by farmland	40,784	20,465	160,568	221,817	368
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	31,925	7,818	21,658	61,401	0
Guaranteed by Veterans Administration	17,944	4,799	9,597	32,340	0
Not insured or guaranteed by FHA or VA	552,493	154,656	607,873	1,315,022	107
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	491	1,704	1,165	3,360	0
Not insured by FHA	60,043	7,730	11,410	79,183	0
Secured by other properties	212,355	104,886	325,289	642,530	20
Loans to domestic commercial and foreign banks	8,284	667	7,859	16,810	0
Loans to other financial institutions	91,477	41,568	59,321	192,366	0
Loans to brokers and dealers in securities	7,443	3,050	1,377	11,870	0
Other loans for purchasing or carrying securities	46,385	18,389	19,668	84,442	0
Loans to farmers (excluding loans on real estate)	71,018	18,493	228,128	317,639	134
Commercial and industrial loans (incl. open market paper)	880,093	281,592	527,252	1,688,937	0
Other loans to individuals - total	537,824	153,772	488,853	1,180,449	249
Passenger automobile instalment loans	185,182	46,711	184,323	416,216	79
Credit cards and related plans:					
Retail (charge account) credit card plans	31,943	0	2,931	34,874	0
Check credit and revolving credit plans	14,065	3,904	5,461	23,430	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	31,166	6,630	27,952	65,748	0
Other retail consumer goods	34,491	5,284	34,248	74,023	0
Residential repair and modernization instalment loans	18,926	6,681	14,514	40,121	0
Other instalment loans for personal expenditures	55,846	16,167	66,876	138,889	24
Single-payment loans for personal expenditures	166,205	68,395	152,548	387,148	146
All other loans (including overdrafts)	109,537	19,323	28,386	157,246	2
TOTAL LOANS AND SECURITIES	4,043,300	1,367,099	4,377,982	9,788,381	2,530
Bank premises, furniture and fixtures, and other assets representing bank premises	80,072	35,543	79,571	195,186	137
Real estate owned other than bank premises	3,971	306	2,371	6,648	0
Investments in subsidiaries not consolidated	0	0	12	12	0
Customers' liabilities on acceptances outstanding	22,032	4,825	1,478	28,335	0
Other assets	44,424	15,304	22,210	81,938	61
TOTAL ASSETS	4,976,755	1,679,452	4,850,013	11,506,220	3,024

WYOMING				OTHER AREAS[3]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
92,367	16,977	18,751	128,095	4,455	324,605	23,858	352,918	89,803
8,262	1,565	2,430	12,257	3,226	47,924	3,263	54,413	6,029
25,317	7,224	0	32,541	0	0	1,531	1,531	0
48,047	7,576	14,816	70,439	0	46,694	10,694	57,388	60,154
1,380	300	0	1,680	0	68,511	0	68,511	12,922
0	0	0	0	0	52,502	104	52,606	0
9,361	312	1,505	11,178	1,229	108,974	8,266	118,469	10,698
196,028	36,500	44,842	277,370	2	321,926	41,076	363,004	314,532
102,122	19,153	25,588	146,863	0	213,750	12,199	225,949	105,750
12,045	1,083	4,843	17,971	0	36,168	0	36,168	24,979
80,063	16,041	14,401	110,505	0	70,827	28,721	99,548	172,704
1,798	223	10	2,031	2	1,181	156	1,339	11,099
0	0	0	0	0	9,805	0	9,805	0
14,625	1,430	4,150	20,205	0	29,500	14,800	44,300	0
347,368	70,248	79,489	497,105	84,564	1,981,744	210,146	2,276,454	407,691
70,583	13,134	19,552	103,269	25,482	660,574	146,392	832,448	30,445
3,441	1,293	3,361	8,095	1,289	30,644	0	31,933	565
13,232	1,187	3,750	18,169	10,782	227,378	14,650	252,810	1,234
4,662	158	1,179	5,999	7,357	28,587	166	36,110	47
18,455	5,434	5,159	29,048	418	218,721	115,689	334,828	20,235
439	37	10	486	0	5,975	399	6,374	0
1,290	71	66	1,427	2,991	9,851	0	12,842	0
29,064	4,954	6,027	40,045	2,645	139,418	15,488	157,551	8,364
847	0	0	847	0	100	0	100	13,885
3,971	0	143	4,114	330	68,150	77	68,557	0
1,396	0	17	1,413	25	1,028	0	1,053	0
951	439	816	2,206	15	2,107	0	2,122	0
80,141	28,545	20,427	129,113	390	21,273	0	21,663	2,622
101,915	16,741	18,505	137,161	25,772	636,734	40,853	703,359	273,411
84,427	11,044	19,656	115,127	30,610	437,275	21,123	489,008	51,832
30,679	4,191	7,505	42,375	13,846	87,168	5,153	106,167	25,913
636	0	91	727	0	20,743	0	20,743	0
1,665	0	0	1,665	0	9,108	0	9,108	0
11,550	923	2,329	14,802	1,118	5,147	73	6,338	406
7,040	1,429	1,513	9,982	2,304	22,697	1,248	26,249	923
2,533	124	401	3,058	504	19,870	1,254	21,628	963
12,504	962	1,953	15,419	9,439	213,454	12,974	235,867	11,525
17,820	3,415	5,864	27,099	3,399	59,088	421	62,908	12,102
3,137	345	373	3,855	1,940	154,503	1,701	158,144	35,496
558,021	108,178	128,481	794,680	84,566	2,342,975	266,022	2,693,563	722,223
16,225	887	2,497	19,609	984	44,758	2,933	48,675	2,947
652	114	178	944	47	2,625	167	2,839	13
55	0	0	55	0	544	0	544	0
0	0	0	0	106	1,705	70	1,881	0
6,188	699	837	7,724	19,173	555,121	323,882	898,176	154,125
673,508	126,855	150,744	951,107	109,331	3,272,333	616,932	3,998,596	969,111

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, JUNE 30, 1971(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,530,166	1,171,199	4,008,988	8,710,353	1,410
Individuals, partnerships, and corporations - demand	1,344,542	408,315	1,187,215	2,940,072	416
Individuals, partnerships, and corporations - time	2,145,652	747,792	2,772,126	5,665,570	993
Savings deposits	913,322	365,331	1,110,703	2,389,356	233
Deposits accumulated for payment of personal loans	399	0	1,295	1,694	12
Other deposits of individuals, partnerships, and corps.	1,231,931	382,461	1,660,128	3,274,520	748
Certified and officers' checks, letters of credit, travelers' checks, etc	39,972	15,092	49,647	104,711	1
GOVERNMENT DEPOSITS - TOTAL	413,204	180,324	350,608	944,136	43
United States Government - demand	69,798	22,197	61,069	153,064	1
United States Government - time	308	221	345	874	2
States and subdivisions - demand	84,283	55,010	115,835	255,128	39
States and subdivisions - time	258,815	102,896	173,359	535,070	1
DOMESTIC INTERBANK DEPOSITS - TOTAL	223,653	81,968	13,671	319,292	0
Commercial banks in the United States - demand	221,377	79,559	13,656	314,592	0
Commercial banks in the United States - time	1,405	0	15	1,420	0
Mutual savings banks in the United States - demand	871	2,409	0	3,280	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	50,396	899	0	51,295	0
Foreign governments, central banks, etc. - demand	954	0	0	954	0
Foreign governments, central banks, etc. - time	40,125	0	0	40,125	0
Banks in foreign countries - demand	9,217	899	0	10,116	0
Banks in foreign countries - time	100	0	0	100	0
TOTAL DEPOSITS	4,217,419	1,434,390	4,373,267	10,025,076	1,453
Demand	1,771,014	583,481	1,427,422	3,781,917	457
Time	2,446,405	850,909	2,945,845	6,243,159	996
MISCELLANEOUS LIABILITIES - TOTAL	369,683	111,321	70,066	551,070	102
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	118,785	50,560	3,130	172,475	0
Other liabilities for borrowed money	5,603	18,417	3,796	27,816	0
Mortgage indebtedness	588	660	5,255	6,503	0
Acceptances outstanding	22,032	4,825	1,478	28,335	0
Other liabilities	222,675	36,859	56,407	315,941	102
TOTAL LIABILITIES	4,587,102	1,545,711	4,443,333	10,576,146	1,555
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	23	23	0
RESERVES ON LOANS AND SECURITIES - TOTAL	51,922	16,381	43,645	111,948	19
Reserve for bad debt losses on loans	51,598	16,328	42,969	110,895	19
Other reserves on loans	57	36	194	287	0
Reserves on securities	267	17	482	766	0
CAPITAL ACCOUNTS - TOTAL	337,731	117,360	363,012	818,103	1,450
Capital notes and debentures	5,006	9,318	9,535	23,859	0
Equity capital - total	332,725	108,042	353,477	794,244	1,450
Preferred stock	0	0	450	450	0
Common stock	97,389	26,902	93,825	218,116	385
Surplus	148,573	49,832	166,277	364,682	485
Undivided profits	81,418	30,033	88,465	199,916	571
Reserve for contingencies and other capital reserves	5,345	1,275	4,460	11,080	9
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,976,755	1,679,452	4,850,013	11,506,220	3,024
MEMORANDA					
Demand deposits adjusted[4]	1,148,828	376,030	1,330,977	2,855,835	456
Average of total deposits for the 15 calendar days ending with call date	4,148,030	1,396,810	4,330,897	9,875,737	1,441
Average of total loans for the 15 calendar days ending with call date	2,683,833	843,541	2,580,277	6,107,651	880
Unearned discount on instalment loans included in total capital accounts	954	142	2,315	3,411	1
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.7	15.3	7.6	12.2	9.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.6	15.8	23.5	17.2	31.3
Other securities	12.2	12.8	13.0	12.6	23.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	57.5	52.8	53.8	55.3	29.1
Other assets	3.0	3.3	2.2	2.7	6.5
Total capital accounts	6.8	7.0	7.5	7.1	47.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.1	9.8	10.4	9.7	81.5
NUMBER OF BANKS	126	40	439	605	4

WYOMING				OTHER AREAS[3]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
479,304	96,732	115,127	691,163	83,617	2,123,699	417,003	2,624,319	390,796
187,251	39,281	41,808	268,340	29,959	641,302	46,628	717,889	89,671
286,457	56,684	72,002	415,143	52,750	1,434,084	367,161	1,853,995	285,549
115,392	24,474	28,939	168,805	23,207	571,881	46,339	641,427	60,584
0	0	0	0	0	0	0	0	7,389
171,065	32,210	43,063	246,338	29,543	862,203	320,822	1,212,568	217,576
5,596	767	1,317	7,680	908	48,313	3,214	52,435	15,576
95,319	15,238	18,193	128,750	12,760	326,533	119,791	459,084	46,151
12,911	1,844	3,333	18,088	3,669	81,688	1,134	86,491	13,823
477	10	10	497	1,718	1,157	0	2,875	345
41,461	6,429	6,718	54,608	7,282	174,564	25,659	207,505	19,451
40,470	6,955	8,132	55,557	91	69,124	92,998	162,213	12,532
19,297	288	321	19,906	7	94,234	1,123	95,364	6,264
18,752	288	321	19,361	7	16,450	1,123	17,580	4,264
500	0	0	500	0	77,386	0	77,386	2,000
45	0	0	45	0	53	0	53	0
0	0	0	0	0	345	0	345	0
0	0	0	0	758	42,417	23,225	66,400	107
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	258	1,317	11	1,586	107
0	0	0	0	500	41,100	23,214	64,814	0
593,920	112,258	133,641	839,819	97,142	2,586,883	561,142	3,245,167	443,318
266,016	48,609	53,497	368,122	42,083	963,687	77,769	1,083,539	142,892
327,904	63,649	80,144	471,697	55,059	1,623,196	483,373	2,161,628	300,426
20,013	2,086	3,937	26,036	11,672	525,330	47,202	584,204	451,834
3,800	0	2,000	5,800	0	26,030	0	26,030	0
4,039	600	0	4,639	0	6,315	30,000	36,315	53,769
168	0	0	168	0	12,508	981	13,489	0
0	0	0	0	106	1,705	70	1,881	0
12,006	1,486	1,937	15,429	11,566	478,772	16,151	506,489	398,065
613,933	114,344	137,578	865,855	108,814	3,112,213	608,344	3,829,371	895,152
0	0	0	0	0	0	0	0	0
4,889	945	1,327	7,161	0	12,947	1,004	13,951	2,747
4,673	945	1,159	6,777	0	2,001	1,004	3,005	2,740
14	0	13	27	0	10,891	0	10,891	7
202	0	155	357	0	55	0	55	0
54,686	11,566	11,839	78,091	517	147,173	7,584	155,274	71,212
1,900	750	0	2,650	0	11,060	0	11,060	38,500
52,786	10,816	11,839	75,441	517	136,113	7,584	144,214	32,712
0	0	113	113	0	0	0	0	0
6,328	981	1,620	8,929	0	43,943	400	44,343	12,743
24,667	6,159	5,541	36,367	0	57,683	4,100	61,783	17,279
20,393	3,171	4,032	27,596	517	28,540	2,843	31,900	1,690
1,398	505	533	2,436	0	5,947	241	6,188	1,000
673,508	126,855	150,744	951,107	109,331	3,272,333	616,932	3,998,596	969,111
224,992	46,165	48,338	319,495	37,178	756,575	67,246	860,999	114,107
573,920	111,508	131,830	817,258	38,558	2,441,524	566,469	3,046,551	443,094
349,407	69,564	79,086	498,057	44,431	1,991,498	208,766	2,244,695	409,740
1,160	0	251	1,411	0	267	504	771	0
13.7	13.4	12.4	13.5	4.1	9.9	3.9	8.8	9.3
17.0	16.0	20.2	17.3	.0	7.6	2.0	6.6	13.5
12.2	12.8	9.6	11.8	.0	2.5	4.7	2.8	19.0
53.7	56.5	55.5	54.4	77.3	61.5	36.5	58.0	42.1
3.4	1.3	2.3	3.0	18.6	18.5	53.0	23.8	16.2
8.1	9.1	7.9	8.2	.0	7.4	.5	23.1[3]	8.1
11.4	12.7	11.1	11.5	.0	9.8	.6	64.2[3]	10.3
41	13	16	70		8	1	9	12

ASSETS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL....	1,079,152	79,064	4,701	17,270	18,177	46,528
Currency and coin.....	169,494	19,317	472	4,140	4,421	4,689
Demand balances with banks in the United States.....	459,252	32,024	3,682	10,252	7,772	6,424
Other balances with banks in the United States.....	378,885	13,969	50	1,166	4,758	33,250
Cash items in process of collection.....	71,521	13,754	497	1,712	1,226	2,165
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL.....	2,565,461	200,253	24,810	72,688	106,989	171,277
Valuation reserves.....	8,816	189	822	4	776	1,250
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL.....	2,574,277	200,442	25,632	72,692	107,765	172,527
Direct:						
Treasury bills.....	152,772	12,096	833	3,174	8,823	1,922
Treasury certificates of indebtedness.....	1,628	0	0	0	0	0
Treasury notes maturing in 1 year or less.....	132,087	14,620	1,490	6,027	3,599	6,959
Treasury notes maturing after 1 year.....	925,833	87,669	14,192	32,145	13,649	108,335
United States nonmarketable bonds.....	5,125	1,739	0	486	0	0
Other bonds maturing in 1 year or less.....	64,215	3,124	0	3,284	4,957	0
Other bonds maturing in 1 to 5 years.....	302,852	34,580	6,314	11,865	30,212	4,785
Other bonds maturing in 5 to 10 years.....	90,462	6,588	223	3,069	4,872	1,240
Other bonds maturing after 10 years.....	618,765	11,640	196	10,123	41,510	21,681
Guaranteed obligations.....	280,538	28,386	2,384	2,519	143	27,605
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET.....	309,790	48,253	2,020	7,090	7,068	10,946
Valuation reserves.....	5,243	208	93	1	424	237
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS.....	315,033	48,461	2,113	7,091	7,492	11,183
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL.....	11,793,396	708,487	17,449	193,425	173,594	422,490
Valuations reserves.....	29,572	1,408	46	944	2,329	72
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL.....	11,822,968	709,895	17,495	194,369	175,923	422,562
Railroads.....	628,801	43,078	200	16,590	12,714	6,778
Utilities.....	5,634,836	325,888	1,053	84,469	62,826	236,746
Industrials.....	1,965,326	6,352	1,100	20,124	11,577	32,635
Securities of Federal agencies and corporations (not guaranteed by U.S.).....	1,722,125	161,233	15,142	42,617	67,198	104,629
All other.....	1,871,880	173,344	0	30,569	21,608	41,774
CORPORATE STOCKS, NET - TOTAL.....	2,319,782	423,418	0	60,181	9,296	66,415
Valuations reserves.....	35,775	8,728	0	682	31	0
CORPORATE STOCKS, GROSS - TOTAL.....	2,355,557	432,146	0	60,863	9,327	66,415
Bank.....	269,643	163,351	0	13,963	579	26,699
Other.....	2,085,914	268,795	0	46,900	8,748	39,716
TOTAL SECURITIES.....	16,988,429	1,380,411	44,279	333,384	296,947	671,128
LOANS AND DISCOUNTS, NET - TOTAL.....	54,590,024	4,820,428	81,366	741,880	694,033	1,645,663
Valuations reserves.....	118,681	1,412	1,551	553	3,095	0
LOANS AND DISCOUNTS, GROSS - TOTAL.....	54,708,705	4,821,840	82,917	742,433	697,128	1,645,663
Real estate loans - total.....	52,176,507	4,488,974	75,241	688,197	567,126	1,583,405
Secured by farmland.....	100,846	2,974	4,559	1,039	516	0
Secured by residential properties:						
Insured by FHA.....	15,078,466	650,981	2,338	167,543	173,619	450,732
Guaranteed by VA.....	10,871,505	467,749	1,607	147,734	124,119	401,896
Not insured or guaranteed by FHA or VA.....	19,199,479	2,824,925	52,323	257,220	242,820	548,351
Secured by other properties.....	6,926,211	542,345	14,414	114,661	26,052	182,426
Commercial and industrial loans (incl. open market paper)	713,341	27,276	172	4,929	3,175	485
Loans to individuals for personal expenditures.....	1,134,355	178,531	3,325	36,595	104,803	41,625
All other loans (including overdrafts).....	684,502	127,059	4,179	12,712	22,024	20,148
TOTAL LOANS AND SECURITIES.....	71,578,453	6,200,839	125,645	1,075,264	990,980	2,316,791
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL.....	630,881	63,082	1,839	9,892	7,047	13,704
Bank premises.....	454,978	35,518	1,578	6,862	5,189	10,220
Furniture and fixtures.....	103,135	10,644	203	1,810	1,845	2,742
Real estate owned other than bank premises.....	72,768	16,920	58	1,220	13	742
MISCELLANEOUS ASSETS.....	866,966	45,681	395	1,736	48,611	12,931
TOTAL ASSETS.....	74,155,452	6,388,666	132,580	1,104,162	1,064,815	2,389,954

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[19]
23,683	74,848	617,520	101,343	17,055	5,170	40,492	1,510	31,791
2,849	12,718	99,907	12,717	3,536	899	1,884	230	1,715
17,051	47,167	254,435	44,511	6,350	2,980	9,396	1,210	15,998
3,178	8,090	222,763	42,804	6,991	1,200	28,640	3	12,023
605	6,873	40,415	1,311	178	91	572	67	2,055
69,289	261,742	1,255,811	204,105	42,859	29,116	68,863	4,173	53,486
0	129	3,762	684	1,187	0	0	0	13
69,289	261,871	1,259,573	204,789	44,046	29,116	68,863	4,173	53,499
3,593	42,613	52,459	11,509	98	2,208	2,689	630	10,125
0	0	1,628	0	0	0	0	0	0
7,212	23,254	52,651	900	7,899	5,736	1,049	250	441
32,195	84,719	430,431	42,711	26,195	12,202	30,902	875	9,613
50	0	2,242	533	0	0	0	0	75
2,663	15,093	17,820	14,500	1,084	1,190	0	0	500
11,735	35,553	110,222	33,582	6,956	2,319	12,445	1,175	1,109
1,155	10,989	38,604	13,957	622	1,973	4,046	571	2,553
7,007	38,685	382,987	64,041	357	2,238	11,047	662	26,591
3,679	10,965	170,529	23,056	835	1,250	6,685	10	2,492
5,222	14,128	168,564	33,842	1,519	1,812	4,201	1,162	3,963
0	50	3,848	374	2	0	0	0	6
5,222	14,178	172,412	34,216	1,521	1,812	4,201	1,162	3,969
129,957	817,249	7,356,735	1,304,246	158,997	12,010	221,601	7,562	269,594
53	3,870	8,283	6,571	4,650	0	68	0	1,278
130,010	821,119	7,365,018	1,310,817	163,647	12,010	221,669	7,562	270,872
3,404	66,047	324,853	107,961	3,818	130	12,695	3,270	27,263
54,452	468,252	3,569,385	525,344	54,229	5,717	85,300	805	160,370
10,371	106,711	1,244,499	437,637	33,903	1,663	19,656	371	38,727
50,257	112,944	920,398	107,813	38,603	3,209	69,681	1,575	26,826
11,526	67,165	1,305,883	132,062	33,094	1,291	34,337	1,541	17,686
73,835	55,915	1,335,819	109,520	102,942	2,960	13,588	176	65,717
963	65	15,098	3,907	5,726	0	0	0	575
74,798	55,980	1,350,917	113,427	108,668	2,960	13,588	176	66,292
14,821	3,372	240	8,386	32,306	2,297	992	67	2,570
59,977	52,608	1,350,677	105,041	76,362	663	12,596	109	63,722
278,303	1,149,034	10,116,929	1,651,713	306,317	45,898	308,253	13,073	392,760
933,311	2,374,342	36,734,495	3,235,174	956,657	289,160	1,173,812	27,630	882,073
2,780	2,242	100,128	60	1,847	11	81	2	4,919
936,091	2,376,584	36,834,623	3,235,234	958,504	289,171	1,173,893	27,632	886,992
842,421	2,326,013	35,320,770	3,104,986	881,800	267,597	1,142,175	26,774	861,028
2,575	29	66,289	665	26	3,093	1,815	300	16,966
170,088	719,923	10,616,504	1,351,182	220,112	73,161	200,798	4,076	277,409
145,359	443,173	7,915,949	922,864	141,179	34,339	48,592	2,518	74,427
400,773	986,173	11,824,149	532,781	404,266	128,228	638,726	15,215	343,529
123,626	176,715	4,897,879	297,494	116,217	28,776	252,244	4,665	148,697
16,581	0	594,447	42,296	20,149	2,547	84	12	1,188
61,617	30,074	552,958	31,522	43,830	12,256	24,112	833	12,274
15,472	20,497	366,448	56,430	12,725	6,771	7,522	13	12,502
1,211,614	3,523,376	46,851,424	4,886,887	1,262,974	335,058	1,482,065	40,703	1,274,833
14,180	30,770	391,809	33,912	18,575	2,840	27,410	507	15,314
11,445	23,540	290,863	21,277	15,595	2,495	18,846	273	11,277
1,628	6,395	60,360	8,112	1,952	328	3,726	179	3,211
1,107	835	40,586	4,523	1,028	17	4,838	55	826
2,639	39,703	609,424	65,379	10,128	1,605	14,022	70	14,642
1,252,116	3,668,697	48,470,177	5,087,521	1,308,732	344,673	1,563,989	42,790	1,336,580

LIABILITIES AND SURPLUS ACCOUNTS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
DEPOSITS - TOTAL	68,145,292	5,850,756	123,111	1,005,655	969,266	2,196,338
Demand deposits of individuals, partnerships, and corps.	654,234	56,355	5,095	8,847	26,154	55,269
Time deposits of individuals, partnerships, and corps.	67,396,896	5,791,986	113,762	990,598	938,020	2,140,301
Other deposits (official checks, etc.)	34,629	257	746	365	4,960	361
States and subdivisions	45,594	1,335	3,355	5,723	11	170
United States Government	8,899	706	153	96	113	236
Interbank	5,040	117	0	26	8	1
TOTAL DEMAND DEPOSITS	700,952	57,412	8,159	9,321	31,238	55,870
TOTAL SAVINGS AND TIME DEPOSITS	67,444,340	5,793,344	114,952	996,334	938,028	2,140,468
MISCELLANEOUS LIABILITIES	971,841	38,506	228	5,817	20,607	15,927
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	69,117,133	5,889,262	123,339	1,011,472	989,873	2,212,265
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL[6]	5,038,319	499,404	9,241	92,690	74,942	177,689
Surplus	3,462,032	161,548	6,883	58,373	48,750	108,082
Undivided profits	1,136,172	235,191	1,883	30,242	26,192	58,110
Other segregations of surplus	440,115	102,665	475	4,075	0	11,497
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	74,155,452	6,388,666	132,580	1,104,162	1,064,815	2,389,954
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.5	1.2	3.5	1.6	1.7	1.9
U.S. Government obligations, direct and guaranteed	3.5	3.1	18.7	6.6	10.0	7.2
Other securities	19.4	18.5	14.7	23.6	17.8	20.9
Loans and discounts	73.6	75.5	61.4	67.2	65.2	68.9
Other assets	2.0	1.7	1.7	1.1	5.2	1.1
Total surplus accounts	6.8	7.8	7.0	8.4	7.0	7.4
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	7.1	8.2	9.0	9.1	8.0	8.2
NUMBER OF BANKS	327	68	4	31	5	8

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[19]
1,126,533	3,423,974	44,615,284	4,605,458	1,195,117	320,625	1,449,993	39,196	1,223,986
7,462	77,267	372,989	12,271	5,298	1,725	10,236	198	15,068
1,118,077	3,316,294	44,232,945	4,590,378	1,189,163	317,289	1,434,410	38,589	1,185,084
230	20,100	3,504	1,340	36	307	46	186	2,191
619	9,445	241	252	573	1,274	2,833	218	19,545
70	563	5,575	1,217	47	0	68	5	50
75	305	30	0	0	30	2,400	0	2,048
7,762	98,395	382,339	14,896	5,389	2,060	10,355	389	17,367
1,118,771	3,325,579	44,232,945	4,590,562	1,189,728	318,565	1,439,638	38,807	1,206,619
21,160	29,989	620,194	165,885	18,739	1,559	8,587	162	24,481
1,147,693	3,453,963	45,235,478	4,771,343	1,213,856	322,184	1,458,580	39,358	1,248,467
104,423	214,734	3,234,699	316,178	94,876	22,489	105,409	3,432	88,113
57,209	104,772	2,534,909	179,207	69,276	8,294	65,301	2,582	56,846
41,441	14,309	637,771	32,803	12,105	7,727	24,231	330	13,837
5,773	95,653	62,019	104,168	13,495	6,468	15,877	520	17,430
1,252,116	3,668,697	48,470,177	5,087,521	1,308,732	344,673	1,563,989	42,790	1,336,580
1.9	2.0	1.3	2.0	1.3	1.5	2.6	3.5	2.4
5.5	7.1	2.6	4.0	3.3	8.4	4.4	9.8	4.0
16.7	24.2	18.3	28.5	20.1	4.9	15.3	20.8	25.4
74.5	64.7	75.8	63.6	73.1	83.9	75.1	64.6	66.0
1.3	1.9	2.1	2.0	2.2	1.3	2.6	1.3	2.2
8.3	5.9	6.7	6.2	7.2	6.5	6.7	8.0	6.6
9.0	6.4	6.9	6.6	7.6	7.2	7.2	9.2	7.0
30	20	120	8	7	6	9	3	8

ASSETS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1971[20]
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	96,488,012	45,861	209,175	1,383,998	2,895,698
Currency and coin	7,677,751	5,360	28,623	206,945	469,104
Reserve with Federal Reserve banks (member banks)	24,067,449	1,241	12,614	150,599	444,697
Demand balances with banks in U.S. (except American branches of foreign banks)	20,034,561	35,467	153,588	955,326	1,789,402
Other balances with banks in United States	1,691,970	3,372	9,486	35,911	67,891
Balances with banks in foreign countries	523,196	0	1,294	588	1,135
Cash items in process of collection	42,493,085	421	3,570	34,629	123,469
INVESTMENT SECURITIES - TOTAL	154,148,853	91,855	572,101	4,528,660	9,647,552
U.S. Treasury securities	58,623,779	53,810	382,263	2,538,119	4,645,869
Securities of other U.S. Government agencies and corps.	14,984,811	15,426	121,142	865,508	1,538,077
Obligations of States and subdivisions	76,759,176	10,871	56,283	1,009,624	3,282,276
Other securities	3,781,087	11,748	12,413	115,409	181,330
TRADING ACCOUNT SECURITIES	4,131,486	0	500	639	1,654
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	15,707,644	13,477	54,422	422,463	982,308
OTHER LOANS AND DISCOUNTS - TOTAL	309,653,427	146,447	765,043	6,130,749	13,290,196
Real estate loans - total	76,358,779	21,257	155,205	1,646,133	4,012,686
Secured by farmland	3,991,257	5,157	53,328	480,150	921,227
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,410,600	1,158	5,869	45,435	113,800
Guaranteed by Veterans Administration	2,615,198	1,313	701	8,489	32,944
Not insured or guaranteed by FHA or VA	34,199,500	11,852	72,292	852,976	2,103,877
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	668,307	8	509	1,230	2,744
Not insured by FHA	3,037,341	286	1,725	11,193	38,839
Secured by other properties	24,436,576	1,483	20,781	246,660	799,255
Loans to domestic commercial and foreign banks	2,858,010	392	2,950	19,298	36,357
Loans to other financial institutions	17,005,238	1,648	5,299	38,078	103,578
Loans to brokers and dealers in securities	5,635,012	1,639	462	4,416	18,090
Other loans for purchasing or carrying securities	3,494,777	413	2,146	27,596	74,406
Loans to farmers (excluding loans on real estate)	12,236,047	27,982	296,880	1,856,867	2,727,751
Commercial and industrial loans (incl. open market paper)	114,958,242	15,522	105,478	927,178	2,387,805
Other loans to individuals - total	69,534,761	71,526	186,870	1,546,449	3,762,608
Passenger automobile instalment loans	23,517,232	29,311	84,770	660,825	1,583,440
Credit cards and related plans:					
Retail (charge account) credit card plans	3,911,028	14	76	3,037	12,303
Check credit and revolving credit plans	1,367,823	12	77	1,310	7,202
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	3,885,056	973	11,155	88,229	213,646
Other retail consumer goods	4,377,945	6,238	13,048	112,151	312,732
Residential repair and modernization instalment loans	3,747,722	2,855	5,487	52,399	156,424
Other instalment loans for personal expenditures	10,895,636	20,222	25,512	244,289	581,985
Single-payment loans for personal expenditures	17,832,319	11,901	46,745	384,209	894,876
All other loans (including overdrafts)	7,572,561	6,068	9,753	64,734	166,915
TOTAL LOANS AND SECURITIES	483,641,410	251,779	1,392,066	11,082,511	23,921,710
Bank premises, furniture and fixtures, and other assets representing bank premises	9,683,215	9,705	24,528	176,879	417,310
Real estate owned other than bank premises	413,844	3,574	897	8,652	20,890
Investments in subsidiaries not consolidated	808,311	3,199	30	1,215	829
Customers' liabilities on acceptances outstanding	4,087,662	28	30	695	20,959
Other assets	7,910,283	11,918	4,263	36,484	106,257
TOTAL ASSETS	603,032,737	326,064	1,630,989	12,690,434	27,383,653

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
6,616,873	5,691,462	5,211,490	15,930,838	10,387,767	48,114,850
1,047,750	849,969	735,100	1,683,888	932,869	1,718,143
1,296,306	1,377,021	1,319,248	4,120,176	2,856,332	12,489,215
3,693,381	2,634,291	2,119,642	4,011,272	1,382,176	3,260,016
135,662	125,523	72,645	391,696	184,969	664,815
4,248	14,384	59,840	139,625	75,695	226,387
439,526	690,274	905,015	5,584,181	4,955,726	29,756,274
20,763,834	16,771,705	14,131,144	30,464,982	15,969,826	41,207,194
8,934,630	6,339,189	5,374,882	10,567,411	5,317,109	14,470,497
2,692,638	2,078,992	1,579,101	2,812,326	1,056,366	2,225,235
8,691,043	7,944,998	6,829,169	16,283,517	9,169,174	23,482,221
445,523	408,526	347,992	801,728	427,177	1,029,241
2,800	2,672	22,753	355,064	514,537	3,230,867
2,278,086	1,660,135	1,431,491	2,592,931	2,103,491	4,168,840
29,962,396	25,932,709	23,203,888	56,729,207	35,713,777	117,779,015
9,716,370	8,301,114	7,499,869	15,798,894	9,375,173	19,832,078
1,226,530	449,404	232,992	290,843	139,438	192,188
320,009	410,080	480,756	1,386,432	1,198,344	3,448,717
123,168	166,450	201,808	546,713	452,640	1,080,972
5,389,603	4,448,265	3,591,049	6,826,026	3,341,787	7,561,773
14,172	17,951	32,521	96,682	216,414	286,076
133,095	190,815	251,061	627,605	567,749	1,214,973
2,509,793	2,618,149	2,709,682	6,024,593	3,458,801	6,047,379
109,715	81,721	173,101	214,954	328,645	1,890,877
312,847	398,217	532,014	2,516,044	2,464,409	10,633,104
44,655	77,593	137,381	482,977	216,446	4,651,353
199,645	210,405	184,752	907,021	383,757	1,504,636
3,044,703	1,112,569	458,275	926,403	371,510	1,413,107
6,656,473	7,114,963	6,868,617	19,090,673	13,098,672	58,692,861
9,495,777	8,303,728	6,973,139	15,327,049	8,535,666	15,331,949
3,897,009	3,305,815	2,698,258	4,928,874	2,297,741	4,031,189
59,946	133,298	222,139	1,047,576	693,889	1,738,750
27,861	41,052	53,866	349,394	261,880	625,169
590,190	604,509	406,661	914,290	441,019	614,384
765,017	629,471	485,845	894,929	441,258	717,256
418,226	405,392	363,851	895,676	492,358	955,054
1,566,953	1,329,893	1,108,290	2,506,632	1,348,096	2,163,764
2,170,575	1,854,298	1,634,229	3,789,678	2,559,425	4,486,383
382,211	332,399	376,740	1,465,192	939,499	3,829,050
53,007,116	44,367,221	38,789,276	90,142,184	54,301,631	166,385,916
993,823	911,292	806,000	1,930,141	1,156,502	3,257,035
59,905	54,157	39,400	74,768	61,457	90,144
1,504	21,668	2,634	15,356	36,573	725,303
22,590	28,317	75,703	236,820	207,240	3,495,280
356,768	575,664	573,226	1,313,569	870,269	4,061,865
61,058,579	51,649,781	45,497,729	109,643,676	67,021,439	226,130,393

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS,[20]
JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BANKS WITH DEPOSITS OF-				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
BUSINESS AND PERSONAL DEPOSITS - TOTAL	413,538,666	150,459	1,219,934	9,853,976	21,515,248
Individuals, partnerships, and corporations - demand	177,292,529	87,440	608,989	4,074,870	8,452,823
Individuals, partnerships, and corporations - time	224,251,327	61,544	602,553	5,705,319	12,873,923
Savings deposits	108,346,980	23,023	165,032	1,878,005	5,081,783
Deposits accumulated for payment of personal loans	753,269	42	1,527	11,836	33,497
Other deposits of individuals, partnerships, and corps.	115,151,078	38,479	435,994	3,815,478	7,758,643
Certified and officers' checks, letters of credit, travelers' checks, etc	11,994,810	1,475	8,392	73,787	188,502
GOVERNMENT DEPOSITS - TOTAL	52,768,045	19,825	161,650	1,250,503	2,739,631
United States Government - demand	8,493,345	1,903	13,351	128,275	344,418
United States Government - time	516,384	70	483	5,125	9,020
States and subdivisions - demand	17,444,094	10,366	82,999	616,313	1,281,593
States and subdivisions - time	26,314,222	7,486	64,817	500,790	1,104,600
DOMESTIC INTERBANK DEPOSITS - TOTAL	30,809,023	2,280	9,227	44,352	96,994
Commercial banks in the United States - demand	27,585,605	1,961	7,894	35,051	68,322
Commercial banks in the United States - time	1,663,591	110	752	4,739	12,821
Mutual savings banks in the United States - demand	1,129,959	209	551	4,192	14,877
Mutual savings banks in the United States - time	429,868	0	30	370	974
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,676,022	0	791	4,532	276
Foreign governments, central banks, etc. - demand	864,095	0	263	306	96
Foreign governments, central banks, etc. - time	5,031,447	0	0	1,423	0
Banks in foreign countries - demand	2,614,928	0	528	1,968	180
Banks in foreign countries - time	165,552	0	0	835	0
TOTAL DEPOSITS	505,791,756	172,564	1,391,602	11,153,363	24,352,149
Demand	247,419,365	103,354	722,967	4,934,762	10,350,811
Time	258,372,391	69,210	668,635	6,218,601	14,001,338
MISCELLANEOUS LIABILITIES - TOTAL	45,423,269	46,631	19,527	177,497	492,516
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	20,479,685	0	790	10,195	38,447
Other liabilities for borrowed money	2,183,241	18,905	2,943	19,185	19,448
Mortgage indebtedness	654,683	1,684	170	5,304	10,132
Acceptances outstanding	4,193,253	28	31	1,169	21,307
Other liabilities	17,912,407	26,014	15,593	141,644	403,182
TOTAL LIABILITIES	551,215,025	219,195	1,411,129	11,330,860	24,844,665
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	4,134	0	0	59	408
RESERVES ON LOANS AND SECURITIES - TOTAL	6,276,445	622	9,211	83,446	210,334
Reserve for bad debt losses on loans	5,965,743	528	7,423	73,442	180,589
Other reserves on loans	122,150	40	1,051	5,358	14,145
Reserves on securities	188,552	54	737	4,646	15,600
CAPITAL ACCOUNTS - TOTAL	45,537,133	106,247	210,649	1,276,069	2,328,246
Capital notes and debentures	2,687,221	0	114	4,125	14,014
Equity capital - total	42,849,912	106,247	210,535	1,271,944	2,314,232
Preferred stock	117,211	0	0	260	1,265
Common stock	11,729,904	35,804	58,495	333,820	600,552
Surplus	19,192,768	36,037	80,822	476,306	878,637
Undivided profits	10,761,423	33,443	66,518	426,940	768,824
Reserve for contingencies and other capital reserves	1,048,606	963	4,700	34,618	64,954
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	603,032,737	326,064	1,630,989	12,690,434	27,383,653
MEMORANDA					
Demand deposits adjusted[4]	168,847,330	99,069	698,152	4,736,807	9,814,602
Average of total deposits for the 15 calendar days ending with call date	492,594,568	166,848	1,364,193	11,001,344	24,004,378
Average of total loans for the 15 calendar days ending with call date	311,889,670	145,226	766,893	6,206,134	13,449,381
Unearned discount on instalment loans included in total capital accounts	225,628	522	3,291	26,487	60,057
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.0	14.1	12.8	10.9	10.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.2	21.2	30.9	26.8	22.6
Other securities	14.0	6.9	4.2	8.9	12.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.0	49.0	50.2	51.6	52.1
Other assets	3.8	8.7	1.8	1.8	2.1
Total capital accounts	7.6	32.6	12.9	10.1	8.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.2	46.9	20.3	14.6	11.7
NUMBER OF BANKS	13,749	296	897	3,236	3,356

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
47,904,210	39,792,059	33,998,672	77,151,620	44,383,260	137,569,228
18,289,183	15,556,794	13,413,894	32,919,582	20,596,103	63,292,851
29,067,802	23,701,425	20,026,115	42,949,979	23,111,201	66,151,466
13,441,940	11,843,793	10,497,394	22,781,392	12,131,291	30,503,327
116,353	165,354	128,377	212,355	17,048	66,880
15,509,509	11,692,278	9,400,344	19,956,232	10,962,862	35,581,259
547,225	533,840	558,663	1,282,059	675,956	8,124,911
5,870,713	4,696,414	4,270,434	10,966,968	7,191,072	15,600,835
856,113	616,957	519,184	1,476,378	1,293,999	3,242,767
20,667	18,804	13,995	117,690	104,248	226,282
2,429,675	1,802,861	1,512,559	3,889,456	2,740,446	3,077,826
2,564,258	2,257,792	2,224,696	5,483,444	3,052,379	9,053,960
276,614	553,882	863,979	5,033,287	3,427,560	20,500,848
217,854	450,943	729,142	4,456,076	3,058,525	18,559,837
28,963	58,258	59,230	297,423	157,872	1,043,423
26,595	41,276	68,452	236,282	150,642	586,883
3,202	3,405	7,155	43,506	60,521	310,705
34,177	16,527	367,795	378,528	248,408	7,624,988
18,231	1,482	62,303	43,033	52,194	686,187
7,696	4	167,413	135,017	36,129	4,683,765
8,151	14,341	101,944	192,263	138,693	2,156,860
99	700	36,135	8,215	21,392	98,176
54,085,714	45,058,882	39,500,880	93,530,403	55,250,300	181,295,899
22,393,027	19,018,494	16,966,141	44,495,129	28,706,558	99,728,122
31,692,687	26,040,388	22,534,739	49,035,274	26,543,742	81,567,777
1,762,667	2,158,506	2,255,449	6,850,832	6,122,294	25,537,350
151,943	212,489	384,111	2,744,633	3,487,045	13,450,032
33,549	112,431	136,322	587,356	488,646	764,456
41,023	47,153	40,770	153,832	100,445	254,170
24,444	28,360	79,433	257,344	213,053	3,568,084
1,511,708	1,758,073	1,614,813	3,107,667	1,833,105	7,500,608
55,848,381	47,217,388	41,756,329	100,381,235	61,372,594	206,833,249
267	831	143	1,851	575	0
501,271	467,228	417,745	1,101,845	649,262	2,835,481
454,919	424,914	396,723	1,016,724	622,909	2,787,572
20,866	17,959	5,896	32,594	11,673	12,568
25,486	24,355	15,126	52,527	14,680	35,341
4,708,660	3,964,334	3,323,512	8,158,745	4,999,008	16,461,663
71,143	135,459	125,345	437,167	372,604	1,527,250
4,637,517	3,828,875	3,198,167	7,721,578	4,626,404	14,934,413
5,427	5,393	7,925	19,426	36,991	40,524
1,241,852	1,077,388	923,051	2,159,095	1,143,853	4,155,994
1,849,178	1,564,920	1,335,514	3,448,964	2,180,336	7,342,054
1,405,110	1,080,892	855,807	1,944,383	1,171,965	3,007,541
135,950	100,282	75,870	149,710	93,259	388,300
61,058,579	51,649,781	45,497,729	109,643,676	67,021,439	226,130,393
20,879,534	17,260,320	14,812,800	32,978,494	19,398,308	48,169,244
54,455,296	44,426,303	39,545,617	91,755,390	53,677,970	172,197,229
30,490,525	26,235,444	23,530,838	57,001,543	35,834,296	118,229,390
93,744	32,296	9,119	112	0	0
10.8	11.0	11.5	14.5	15.5	21.3
19.0	16.3	15.3	12.2	9.5	7.4
15.0	16.2	15.8	15.9	15.1	12.3
52.8	53.4	54.1	54.1	56.4	53.9
2.3	3.1	3.3	3.3	3.5	5.1
7.7	7.7	7.3	7.4	7.5	7.3
10.3	10.0	9.5	9.8	9.7	10.1
3,503	1,302	572	455	78	54

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -			
	TOTAL	LESS THAN 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL....	1,229,993	1,353	7,859	39,213
Currency and coin.....	206,551	266	1,403	6,956
Demand balances with banks in the United States.....	537,520	774	5,528	22,550
Other balances with banks in the United States.....	403,911	295	639	7,899
Cash items in process of collection.....	82,011	18	289	1,808
OBLIGATIONS OF THE U.S. GOVERNMENT, NET - TOTAL.....	3,301,798	1,433	24,688	112,749
Valuation reserves.....	8,816	0	3	114
OBLIGATIONS OF THE U.S. GOVERNMENT, GROSS - TOTAL.....	3,310,614	1,433	24,691	112,863
Direct:				
Treasury bills.....	195,876	50	2,070	6,310
Treasury certificates of indebtedness.....	5,363	0	0	0
Treasury notes maturing in 1 year or less.....	154,415	50	2,476	7,163
Treasury notes maturing after 1 year.....	1,252,690	939	9,585	42,531
United States nonmarketable bonds.....	6,234	0	0	1,276
Other bonds maturing in 1 year or less.....	78,737	80	754	3,908
Other bonds maturing in 1 to 5 years.....	395,888	258	4,420	19,000
Other bonds maturing in 5 to 10 years.....	112,202	0	1,279	4,846
Other bonds maturing after 10 years.....	696,535	25	2,067	11,537
Guaranteed obligations.....	412,674	31	2,040	16,292
OBLIGATIONS OF STATES AND SUBDIVISIONS, NET.....	319,525	80	494	6,936
Valuation reserves.....	5,243	0	0	150
OBLIGATIONS OF STATES AND SUBDIVISIONS, GROSS.....	324,768	80	494	7,086
OTHER BONDS, NOTES, AND DEBENTURES, NET - TOTAL.....	13,853,948	4,077	39,267	296,402
Valuation reserves.....	29,608	23	34	376
OTHER BONDS, NOTES, AND DEBENTURES, GROSS - TOTAL.....	13,883,556	4,100	39,301	296,778
Railroads.....	700,316	665	2,003	19,766
Utilities.....	6,689,420	2,633	23,950	143,722
Industrials.....	2,105,544	0	2,216	19,414
Securities of Federal agencies and corporations not guaranteed by U.S.....	2,129,304	542	4,329	62,086
All other.....	2,258,972	260	6,803	51,790
CORPORATE STOCKS, NET - TOTAL.....	2,796,136	1,107	10,172	79,070
Valuation reserves.....	35,814	0	150	684
CORPORATE STOCKS, GROSS - TOTAL.....	2,831,950	1,107	10,322	79,754
Bank.....	514,555	291	5,448	26,773
Other.....	2,317,395	816	4,874	52,981
TOTAL SECURITIES.....	20,271,407	6,697	74,621	495,157
LOANS AND DISCOUNTS, NET - TOTAL.....	62,422,313	21,289	186,394	1,202,057
Valuation reserves.....	136,596	33	376	1,866
LOANS AND DISCOUNTS, GROSS - TOTAL.....	62,558,909	21,322	186,770	1,203,923
Real estate loans - total.....	59,643,347	19,521	171,750	1,119,158
Secured by farmland.....	106,996	308	1,337	5,678
Secured by residential properties:				
Insured by FHA.....	16,281,509	3,194	13,380	101,918
Guaranteed by VA.....	12,010,591	1,253	11,873	98,400
Not insured or guaranteed by FHA or VA.....	23,069,960	13,429	129,652	785,907
Secured by other properties.....	8,174,291	1,337	15,508	127,255
Commercial and industrial loans (incl. open market paper)	729,999	83	587	5,248
Loans to individuals for personal expenditures.....	1,416,976	1,166	10,856	52,511
All other loans (including overdrafts).....	768,587	552	3,577	27,006
TOTAL LOANS AND SECURITIES.....	82,693,720	27,986	261,015	1,697,214
BANK PREMISES, FURNITURE AND FIXTURES, AND REAL ESTATE - TOTAL.....	705,472	215	2,160	16,087
Bank premises.....	504,837	151	1,490	11,595
Furniture and fixtures.....	122,534	47	517	3,365
Real estate owned other than bank premises.....	78,101	17	153	1,127
MISCELLANEOUS ASSETS.....	926,474	121	1,363	5,880
TOTAL ASSETS.....	85,555,659	29,675	272,397	1,758,394

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
99,610	116,261	378,167	295,398	292,132
19,662	25,825	77,467	34,130	40,842
59,130	62,629	171,538	85,202	130,169
13,822	19,548	101,280	156,395	104,033
6,996	8,259	27,882	19,671	17,088
282,738	378,696	1,133,217	580,583	787,694
826	189	6,093	1,587	4
283,564	378,885	1,139,310	582,170	787,698
13,940	17,736	57,542	31,112	67,116
2,135	1,600	1,628	0	0
14,498	17,062	69,086	21,907	22,173
128,888	171,930	433,911	191,454	273,452
1,474	1,367	2,085	0	32
7,903	12,281	20,993	9,076	23,742
40,805	68,814	124,763	28,799	109,029
15,127	7,898	41,162	12,819	29,071
33,351	45,861	217,445	189,223	197,026
25,443	34,336	170,695	97,780	66,057
24,910	27,373	85,132	83,326	91,274
161	63	1,039	1,410	2,420
25,071	27,436	86,171	84,736	93,694
761,922	1,197,156	4,776,350	2,789,027	3,989,747
387	2,018	12,045	5,278	9,447
762,309	1,199,174	4,788,395	2,794,305	3,999,194
38,192	59,433	246,337	173,460	160,460
349,265	543,883	2,423,890	1,478,330	1,723,747
44,202	102,301	570,691	339,758	1,026,962
176,230	272,388	910,975	278,320	424,434
154,420	221,169	636,502	524,437	663,591
208,777	306,912	958,465	585,761	645,872
2,518	2,935	12,757	9,638	7,132
211,295	309,847	971,222	595,399	653,004
85,837	119,167	202,582	67,715	6,742
125,458	190,680	768,640	527,684	646,262
1,278,347	1,910,137	6,953,164	4,038,697	5,514,587
3,678,138	5,322,337	20,152,645	12,905,335	18,954,118
7,418	13,803	32,316	23,734	57,050
3,685,556	5,336,140	20,184,961	12,929,069	19,011,168
3,434,067	5,040,192	19,142,431	12,374,362	18,341,866
11,758	10,158	3,096	74,661	0
391,446	900,070	4,978,159	3,682,017	6,211,325
352,480	743,144	3,765,827	2,295,713	4,741,901
2,275,210	2,753,850	7,924,715	4,412,086	4,775,111
403,173	632,970	2,470,634	1,909,885	2,613,529
16,043	24,187	203,706	182,905	297,240
159,414	188,726	543,972	182,309	278,022
76,032	83,035	294,852	189,493	94,040
4,956,485	7,232,474	27,105,809	16,944,032	24,468,705
46,289	58,775	214,971	160,553	206,422
34,003	43,041	150,774	107,059	156,724
8,321	11,093	41,185	27,523	30,483
3,965	4,641	23,012	25,971	19,215
24,740	48,471	286,606	213,854	345,439
5,127,124	7,455,981	27,985,553	17,613,837	25,312,698

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, JUNE 30, 1971(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	BANKS WITH DEPOSITS OF -			
LIABILITIES	TOTAL	LESS THAN 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION
DEPOSITS - TOTAL	78,321,726	26,720	245,373	1,585,939
Demand deposits of individuals, partnerships, and corps.	718,465	134	1,052	7,170
Time deposits of individuals, partnerships, and corps.	77,507,786	25,308	243,289	1,570,793
Other deposits (official checks, etc.)	34,795	0	233	485
States and subdivisions	45,883	180	748	7,217
United States Government	9,633	3	8	199
Interbank	5,164	1,095	43	75
TOTAL DEMAND DEPOSITS	766,200	137	1,293	7,883
TOTAL SAVINGS AND TIME DEPOSITS	77,555,526	26,583	244,080	1,578,056
MISCELLANEOUS LIABILITIES	1,316,622	425	4,368	28,480
TOTAL LIABILITIES (EXCLUDING SURPLUS ACCOUNTS)	79,638,348	27,145	249,741	1,614,419
SURPLUS ACCOUNTS				
SURPLUS ACCOUNTS - TOTAL	5,917,311	2,530	22,656	143,975
Surplus	3,956,906	1,583	11,714	78,989
Undivided profits	1,430,330	906	7,916	49,356
Other segregations of surplus	530,075	41	3,026	15,630
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	85,555,659	29,675	272,397	1,758,394
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	1.4	4.6	2.9	2.2
U.S. Government obligations, direct and guaranteed	3.9	4.8	9.1	6.4
Other securities	19.8	17.7	18.3	21.7
Loans and discounts	73.0	71.7	68.4	68.4
Other assets	1.9	1.1	1.3	1.2
Total surplus accounts	6.9	8.5	8.3	8.2
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:				
Total surplus accounts	7.3	9.4	9.4	9.0
NUMBER OF BANKS	491	7	31	85

BANKS WITH DEPOSITS OF -				
25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
4,641,421	6,762,724	25,661,562	16,155,442	23,242,545
34,735	62,398	314,151	101,486	197,339
4,583,851	6,693,050	25,302,415	16,048,578	23,040,502
2,524	3,426	25,268	1,752	1,107
19,705	2,999	13,025	1,116	895
451	647	3,127	2,496	2,702
155	204	3,578	14	0
39,934	66,599	343,211	105,874	201,269
4,601,487	6,696,125	25,318,351	16,049,568	23,041,276
94,151	121,294	392,273	264,524	411,107
4,735,572	6,884,018	26,053,835	16,419,966	23,653,652
391,552	571,963	1,931,718	1,193,871	1,659,046
224,706	319,604	1,221,220	843,358	1,255,732
120,316	206,015	524,391	264,023	257,407
46,530	46,344	186,107	86,490	145,907
5,127,124	7,455,981	27,985,553	17,613,837	25,312,698
1.9	1.6	1.4	1.7	1.2
5.5	5.1	4.0	3.3	3.1
19.4	20.5	20.8	19.6	18.7
71.7	71.4	72.0	73.3	74.9
1.4	1.4	1.8	2.1	2.2
7.6	7.7	6.9	6.8	6.6
8.3	8.2	7.3	7.1	6.8
126	93	111	23	15

Technical Notes

The basic data for this report on current bank assets, liabilities, and capital accounts were derived from the June 30, 1971, Report of Condition. The form used for the commercial banks was the revised one that the Federal bank supervisory agencies have used since June 30, 1969. The technical notes in the report for December 31, 1969, *Assets and Liabilities—Commercial and Mutual Savings Banks,* discuss in detail the differences between the Report of Condition forms used before and after 1969.

The number of banks, other than national, as shown in this report by state may not always agree with the totals published by the various state banking departments. For some states, the figures presented here include a few institutions that the state reports do not tabulate as banks; for others, the totals exclude some facilities that the state publications count as banks. The line of demarcation between the definitions for banks and for other types of financial institutions is not always clear. In this report, provision of deposit facilities for the general public is the chief criterion; however, trust companies engaged in general fiduciary business, though not in deposit banking, are included. Credit unions and savings and loans are excluded, except for a few which accept deposits under the terms of special charters.

Noninsured bank figures were obtained chiefly from state banking authorities. The number of banks for which data were not available are: one for June 30, 1971; two for December 31, 1970; two for June 30, 1970; two for June 30, 1969; two for June 29, 1968; and three for June 30, 1967.

DEFINITION OF "OTHER AREAS"

AREA	INCLUDES
Pacific Islands	
(U.S. Possessions)	
American Samoa	1 insured branch of insured Hawaii bank
Mariana Islands (Guam)	4 insured branches of insured California bank, 1 insured branch of insured New York bank, and 3 insured branches of 2 insured Hawaii banks
Midway Islands (Sand Island)	1 noninsured branch of insured Hawaii bank
Wake Island	1 noninsured branch of insured Hawaii bank
(Trust Territories)	
Caroline Islands:	
Colonia (Yap Island)	1 noninsured branch of insured Hawaii bank
Palau Islands (Koror Island)	1 noninsured branch of insured Hawaii bank
Ponape Island	1 noninsured branch of insured Hawaii bank
Truk Atoll (Moen Island)	1 noninsured branch of insured California bank
Mariana Islands (Saipan)	2 noninsured branches of insured California bank
Marshall Islands	
Kwajalein Atoll	1 noninsured branch of insured California bank and 2 noninsured branches of insured Hawaii bank
Panama Canal Zone (Balboa)	2 noninsured branches of 2 insured New York banks
Puerto Rico	9 insured banks and 19 insured branches of 2 insured New York banks
Virgin Islands	1 insured bank, 3 insured branches of insured California bank, and 14 insured branches of 2 insured New York banks

Note: Data for these branches are not included in the figures for the states in which the parent banks are located.

Footnotes

1. Excludes the national bank located in the Virgin Islands.

2. Amounts shown as deposits are special accounts and uninvested trust funds, with the latter classified as demand deposits of individuals, partnerships, and corporations.

3. For the definition of "Other Areas" and the banks they include, see the "Technical Notes." Only asset and liability data are included for branches of banks headquartered in 1 of the 50 states; because no capital is allocated to these branches, they are excluded from the computation of ratios of capital accounts to assets.

4. Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

5. Except for 1 bank in Maine, all mutual savings banks not insured by the FDIC are located in Massachusetts. Data for these banks have been combined to avoid disclosure.

6. Includes par value of debentures aggregating $6,073,500 of the following banks: 2 in Alaska and 1 each in New Hampshire, New York, Oregon, Vermont, Washington, and Puerto Rico.

7. Prior to June 30, 1971, "Mobile homes, not including travel trailers" were combined with "Other retail consumer goods."

8. Before December 31, 1970, real estate loans secured by multifamily (5 or more) residential properties were combined with those secured by 1- to 4-family residential properties.

9. A listing of loans and discounts is omitted in those states and areas where there are fewer than 3 noninsured banks.

10. Includes 1 member bank of the Federal Reserve System and 9 nonmembers.

11. Includes 2 member banks of the Federal Reserve System and 11 nonmembers.

12. Includes 1 member bank of the Federal Reserve System and 2 nonmembers.

13. Includes 1 member bank of the Federal Reserve System and 6 nonmembers.

14. Includes 1 member bank of the Federal Reserve System and 3 nonmembers.

15. Includes 1 member bank of the Federal Reserve System and 23 nonmembers.

16. Includes asset and liability data for 15 insured branches of 3 insured nonmember Puerto Rico banks.

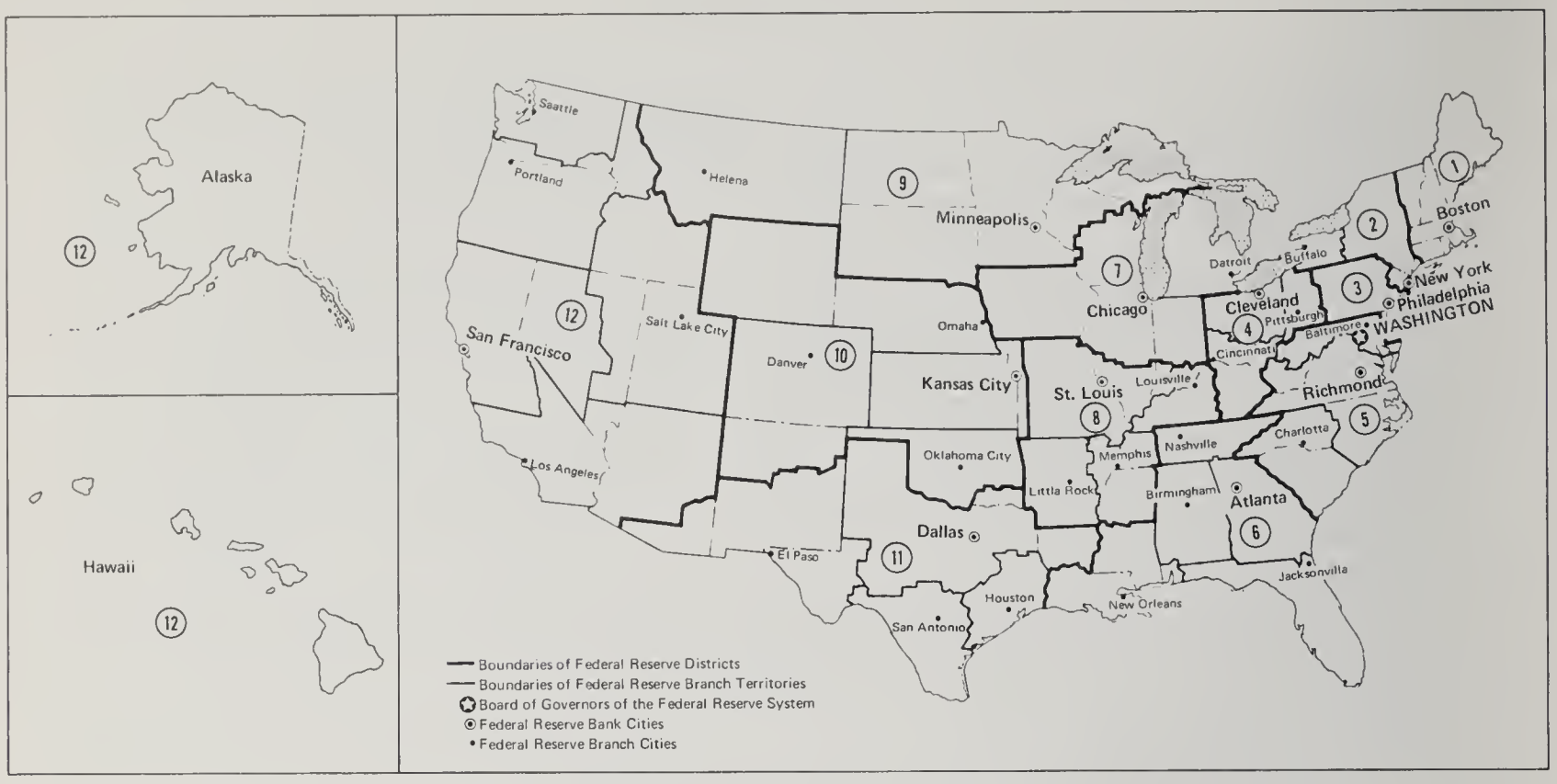
17. Includes asset and liability figures for 16 branches of foreign banks (tabulated as banks) licensed to do a deposit business in the state of New York. Capital is not allocated to these branches by the parent banks.

18. Includes 1 member bank of the Federal Reserve System and 71 nonmembers.

19. Includes all of the following banks: 2 in Alaska, 2 in Delaware, and 1 each in Minnesota, Ohio, Oregon, and Puerto Rico.

20. Excludes data for branches in U.S. possessions and trust territories of banks headquartered in the United States and for 15 insured branches, in New York, of 3 insured nonmember banks in Puerto Rico.

FEDERAL RESERVE SYSTEM



FEDERAL RESERVE BANKS

Presidents and Addresses

Boston
Frank E. Morris
30 Pearl Street
Boston, Massachusetts 02106

New York
Alfred Hayes
33 Liberty Street
New York, New York 10045

Philadelphia
David P. Eastburn
925 Chestnut Street
Philadelphia, Pennsylvania 19101

Cleveland
Willis J. Winn
1455 East Sixth Street
P. O. Box 6387
Cleveland, Ohio 44101

Richmond
Aubrey N. Heflin
100 North Ninth Street
Richmond, Virginia 23213

Atlanta
Monroe Kimbrel
104 Marietta Street, N.W.
Atlanta, Georgia 30303

Chicago
Robert P. Mayo
230 South LaSalle Street
P.O. Box 834
Chicago, Illinois 60690

St. Louis
Darryl R. Francis
411 Locust Street
P.O. Box 442
St. Louis, Missouri 63166

Minneapolis
Bruce K. MacLaury
73 South Fifth Street
Minneapolis, Minnesota 55480

Kansas City
George H. Clay
925 Grand Avenue
Federal Reserve Station
Kansas City, Missouri 64198

Dallas
Philip E. Coldwell
400 South Akard Street
Station K
Dallas, Texas 75222

San Francisco
Eliot J. Swan
400 Sansome Street
San Francisco, California 94120

FEDERAL DEPOSIT INS[illegible]NCE CORPORATION REGIONAL OFFICES

Regional Directors and Ad[illegible]

Atlanta	Lewis C. Beasley 2 Peachtree St., N.W., Suite 3030 Atlanta, Georgia 30303
Boston	Mark J. Laverick 2 Center Plaza, Room 810 Boston, Massachusetts 02108
Chicago	John J. Early 164 West Jackson Blvd., Rm. 1500 Chicago, Illinois 60604
Columbus	William D. Allen 37 West Broad Street, Suite 600 Columbus, Ohio 43215
Dallas	Quinton Thompson 300 North Ervay Street, Suite 3300 Dallas, Texas 75201
Madison	Wallace A. Ryen 110 E. Main Street, Room 715 Madison, Wisconsin 53703
Memphis	James W. Thompson 165 Madison Avenue, Suite 1010 Memphis, Tennessee 38103
Minneapolis	Roger B. West 109 South 7th Street, Suite 710 Minneapolis, Minnesota 55402
New York	Claude C. Phillippe 345 Park Avenue New York, New York 10022
Omaha	Stanley Pugh 1700 Farnam Street, Suite 1200 Omaha, Nebraska 68102
Philadelphia	Charles E. Doster 5 Penn Center Plaza, Suite 2901 Philadelphia, Pennsylvania 19103
Richmond	Albert E. Clark 908 E. Main Street, Suite 435 Richmond, Virginia 23219
St. Louis	John Stathos 720 Olive Street, Suite 2909 St. Louis, Missouri 63101
San Francisco	Walter W. Smith 44 Montgomery Street, Suite 3600 San Francisco, California 94104

COMPTROLLER OF THE CURRENCY REGIONAL OFFICES

Regional Administrators and Addresses

Boston	John L. Donovan 3 Center Plaza, Suite P400 Boston, Massachusetts 02108
New York	Charles M. Van Horn 33 Liberty Street, Room 520 New York, New York 10005
Philadelphia	R. Coleman Egertson 3 Parkway, Suite 1316 Philadelphia, Pennsylvania 19102
Cleveland	John W. Shaffer, Jr. 1 Erieview Plaza Cleveland, Ohio 44114
Richmond	Page D. Cranford Federal Office Building 400 N. Eighth Street, Room 5215 Richmond, Virginia 23240
Atlanta	Joseph M. Ream 1510 1st Nat. Bank Bldg. 2 Peachtree Street, N. W. Atlanta, Georgia 30303
Chicago	Joseph G. Lutz 164 West Jackson Blvd., Room 715 Chicago, Illinois 60604
Memphis	Kenneth W. Leaf 1st Nat. Bank Bldg. 165 Madison Avenue, Room 1900 Memphis, Tennessee 38103
Minneapolis	Donald B. Smith 822 Marquette Ave., Room 300 Minneapolis, Minnesota 55402
Kansas City	John R. Burt 911 Main Street, Suite 2616 Kansas City, Missouri 64105
Dallas	Michael Doman 1401 Elm Street, Suite 4500 Dallas, Texas 75202
Denver	John R. Thomas 1575 Sherman Street, Room 524 Denver, Colorado 80203
Portland	H. Joe Selby 707 S. W. Washington St., Rm. 900 Portland, Oregon 97205
San Francisco	Arnold E. Larsen 555 California Street, Suite 3939 San Francisco, California 94104

Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429

P-8020-01-71

332.1
F31ca
1971
D

Commerce

1971 REPORT OF INCOME

THE LIBRARY OF THE
AUG 24 1972
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN
DOC EX

ASSETS AND LIABILITIES–
COMMERCIAL AND MUTUAL SAVINGS BANKS–DECEMBER 31, 1971

FEDERAL DEPOSIT INSURANCE CORPORATION

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Publication and Distribution by FDIC

Contents

Assets, Liabilities, and Capital Accounts of All Commercial Banks and Nondeposit Trust Companies, by Insurance Status and Class of Bank, United States and Other Areas, December 31, 1971 2

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Insurance Status, United States and Other Areas, December 31, 1971 6

Assets, Liabilities, and Capital Accounts of All Commercial Banks, Selected Call Dates, United States and Other Areas, December 30, 1967, to December 31, 1971 8

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, Selected Call Dates, United States and Other Areas, December 30, 1967, to December 31, 1971 10

Assets, Liabilities, and Capital Accounts of Insured Commercial Banks, by Class of Bank, United States and Other Areas, December 31, 1970, June 30, 1971, and December 31, 1971. 12

Assets, Liabilities, and Capital Accounts of All Member Banks, by Class of Bank and Federal Reserve District, December 31, 1971 16

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Insurance Status and Class of Bank, by State and Other Areas, December 31, 1971 34

Assets, Liabilities, and Surplus Accounts of Insured Mutual Savings Banks, by State and Other Areas, December 31, 1971 102

Assets, Liabilities, and Capital Accounts of All Commercial Banks, by Size of Bank, United States and Other Areas, December 31, 1971 106

Assets, Liabilities, and Surplus Accounts of All Mutual Savings Banks, by Size of Bank, United States and Other Areas, December 31, 1971 110

Income of Insured Commercial Banks, by State and Other Areas, 1971 114

Income of Insured Mutual Savings Banks, by State and Other Areas, 1971 122

Technical Notes 124

Footnotes 124

Boundaries of Federal Reserve Districts and Their Branch Territories; Federal Reserve Banks; Federal Deposit Insurance Corporation Regional Offices; Comptroller of the Currency Regional Offices 126

ASSETS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS
DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	UNITED STATES					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL	STATE	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	99,832,084	98,280,689	86,189,058	59,190,737	26,998,321	12,091,631
Currency and coin	7,541,088	7,531,739	5,778,247	4,396,646	1,381,601	1,753,492
Reserve with Federal Reserve banks (member banks)	27,478,196	27,478,196	27,478,196	19,778,045	7,700,151	0
Demand balances with banks in U.S. (except American branches of foreign banks)	23,160,998	21,900,222	13,037,995	10,290,340	2,747,655	8,862,227
Other balances with banks in United States	2,386,969	2,270,422	1,854,834	1,390,764	464,070	415,588
Balances with banks in foreign countries	624,773	520,400	443,610	293,390	150,220	76,790
Cash items in process of collection	38,640,060	38,579,710	37,596,176	23,041,552	14,554,624	983,534
SECURITIES - TOTAL	169,633,621	168,710,455	127,370,773	95,998,261	31,372,512	41,339,682
U.S. Treasury securities	64,929,773	64,690,826	47,633,145	36,385,868	11,247,277	17,057,681
Securities of other U.S. Government agencies and corps.	17,935,662	17,771,044	11,411,944	8,634,436	2,777,508	6,359,100
Obligations of States and subdivisions	82,419,746	82,098,777	65,243,560	48,627,092	16,616,468	16,855,217
Other securities	4,348,440	4,149,808	3,082,124	2,350,865	731,259	1,067,684
INVESTMENT SECURITIES - TOTAL	164,324,874	163,404,836	122,132,776	92,356,225	29,776,551	41,272,060
U.S. Treasury securities	62,593,944	62,358,125	45,323,747	34,669,227	10,654,520	17,034,378
Securities of other U.S. Government agencies and corps.	17,220,226	17,055,608	10,719,626	8,261,744	2,457,882	6,335,982
Obligations of States and subdivisions	80,357,316	80,036,347	63,200,409	47,266,504	15,933,905	16,835,938
Other securities	4,153,388	3,954,756	2,888,994	2,158,750	730,244	1,065,762
TRADING ACCOUNT SECURITIES - TOTAL	5,308,747	5,305,619	5,237,997	3,642,036	1,595,961	67,622
U.S. Treasury securities	2,335,829	2,332,701	2,309,398	1,716,641	592,757	23,303
Securities of other U.S. Government agencies and corps.	715,436	715,436	692,318	372,692	319,626	23,118
Obligations of States and subdivisions	2,062,430	2,062,430	2,043,151	1,360,588	682,563	19,279
Other securities	195,052	195,052	193,130	192,115	1,015	1,922
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	19,953,863	19,622,607	15,372,764	12,698,094	2,674,670	4,249,843
With domestic commercial banks	17,382,445	17,051,189	12,825,845	10,437,311	2,388,534	4,225,344
With brokers and dealers in securities	1,959,154	1,959,154	1,951,644	1,754,258	197,386	7,510
With others	612,264	612,264	595,275	506,525	88,750	16,989
OTHER LOANS AND DISCOUNTS - TOTAL	327,656,064	325,763,807	262,826,122	194,060,138	68,765,984	62,937,685
Real estate loans - total	81,600,518	81,434,453	61,091,461	46,578,690	14,512,771	20,342,992
Secured by farmland	4,168,701	4,138,281	1,964,932	1,551,077	413,855	2,173,349
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,262,237	7,234,090	6,398,116	5,310,848	1,087,268	835,974
Guaranteed by Veterans Administration	2,956,110	2,942,371	2,565,604	2,101,223	464,381	376,767
Not insured or guaranteed by FHA or VA	37,160,534	37,090,654	27,225,765	21,272,986	5,952,779	9,864,889
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	781,016	780,101	713,856	397,271	316,585	66,245
Not insured by FHA	3,168,065	3,167,039	2,538,660	1,625,596	913,064	628,379
Secured by other properties	26,103,855	26,081,917	19,684,528	14,319,689	5,364,839	6,397,389
Loans to domestic commercial and foreign banks	4,591,434	4,405,298	4,123,229	2,745,453	1,377,776	282,069
Loans to other financial institutions	16,925,995	16,791,665	15,713,237	10,847,764	4,865,473	1,078,428
Loans to brokers and dealers in securities	7,292,972	7,201,474	6,895,170	3,284,086	3,611,084	306,304
Other loans for purchasing or carrying securities	3,658,822	3,644,455	3,166,834	2,326,229	840,605	477,621
Loans to farmers (excluding loans on real estate)	12,497,230	12,482,165	7,310,558	6,165,354	1,145,204	5,171,607
Commercial and industrial loans (incl. open market paper)	118,525,609	117,602,893	101,479,069	73,518,191	27,960,878	16,123,824
Other loans to individuals - total	74,514,165	74,262,609	55,839,450	43,486,709	12,352,741	18,423,159
Passenger automobile instalment loans	24,862,225	24,729,624	17,434,841	14,141,833	3,293,008	7,294,783
Credit cards and related plans:						
Retail (charge account) credit card plans	4,490,130	4,490,016	4,085,373	3,250,354	835,019	404,643
Check credit and revolving credit plans	1,461,646	1,461,646	1,276,233	811,400	464,833	185,413
Other retail consumer instalment loans:						
Mobile homes, not including travel trailers	4,675,538	4,673,136	3,433,396	2,849,656	583,740	1,239,740
Other retail consumer goods	4,546,619	4,533,686	3,177,829	2,583,779	594,050	1,355,857
Residential repair and modernization instalment loans	3,849,419	3,844,082	2,974,599	2,256,698	717,901	869,483
Other instalment loans for personal expenditures	11,311,077	11,244,323	8,196,435	6,350,709	1,845,726	3,047,888
Single-payment loans for personal expenditures	19,317,511	19,286,096	15,260,744	11,242,280	4,018,464	4,025,352
All other loans (including overdrafts)	8,049,319	7,938,795	7,207,114	5,107,662	2,099,452	731,681
TOTAL LOANS AND SECURITIES	517,243,548	514,096,869	405,569,659	302,756,493	102,813,166	108,527,210
Bank premises, furniture and fixtures, and other assets representing bank premises	10,286,204	10,236,280	8,208,549	6,428,593	1,779,956	2,027,731
Real estate owned other than bank premises	397,650	387,586	267,136	180,298	86,838	120,450
Investments in subsidiaries not consolidated	931,971	911,006	902,989	713,118	189,871	8,017
Customers' liability on acceptances outstanding	4,011,879	3,912,778	3,710,327	2,196,904	1,513,423	202,451
Other assets	8,231,393	7,979,454	6,987,375	4,851,556	2,135,819	992,079
TOTAL ASSETS	640,934,729	635,804,662	511,835,093	376,317,699	135,517,394	123,969,569

UNITED STATES			OTHER AREAS[2]			UNITED STATES AND OTHER AREAS[2]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT	NONDEPOSIT TRUST COMPANIES[1]	TOTAL	INSURED	NONINSURED	ALL COMMERCIAL BANKS	INSURED	NONINSURED
1,551,395	1,501,078	50,317	514,382	410,011	104,371	100,346,466	98,690,700	1,655,766
9,349	8,948	401	66,042	59,851	6,191	7,607,130	7,591,590	15,540
0	0	0	4,621	4,621	0	27,482,817	27,482,817	0
1,260,776	1,224,833	35,943	115,155	62,234	52,921	23,276,153	21,962,456	1,313,697
116,547	102,589	13,958	164,496	157,492	7,004	2,551,465	2,427,914	123,551
104,373	104,373	0	82,633	46,633	36,000	707,406	567,033	140,373
60,350	60,335	15	81,435	79,180	2,255	38,721,495	38,658,890	62,605
923,166	762,097	161,069	717,753	456,623	261,130	170,351,374	169,167,078	1,184,296
238,947	212,283	26,664	438,136	338,542	99,594	65,367,909	65,029,368	338,541
164,618	159,499	5,119	43,941	16,446	27,495	17,979,603	17,787,490	192,113
320,969	241,173	79,796	224,478	100,401	124,077	82,644,224	82,199,178	445,046
198,632	149,142	49,490	11,198	1,234	9,964	4,359,638	4,151,042	208,596
920,038	758,969	161,069	715,808	454,678	261,130	165,040,682	163,859,514	1,181,168
235,819	209,155	26,664	438,136	338,542	99,594	63,032,080	62,696,667	335,413
164,618	159,499	5,119	43,723	16,228	27,495	17,263,949	17,071,836	192,113
320,969	241,173	79,796	222,751	98,674	124,077	80,580,067	80,135,021	445,046
198,632	149,142	49,490	11,198	1,234	9,964	4,164,586	3,955,990	208,596
3,128	3,128	0	1,945	1,945	0	5,310,692	5,307,564	3,128
3,128	3,128	0	0	0	0	2,335,829	2,332,701	3,128
0	0	0	218	218	0	715,654	715,654	0
0	0	0	1,727	1,727	0	2,064,157	2,064,157	0
0	0	0	0	0	0	195,052	195,052	0
331,256	324,256	7,000	20,665	20,665	0	19,974,528	19,643,272	331,256
331,256	324,256	7,000	20,300	20,300	0	17,402,745	17,071,489	331,256
0	0	0	365	365	0	1,959,519	1,959,519	0
0	0	0	0	0	0	612,264	612,264	0
1,892,257	1,861,089	31,168	2,906,096	2,462,089	444,007	330,562,160	328,225,896	2,336,264
166,065	153,958	12,107	914,652	879,837	34,815	82,515,170	82,314,290	200,880
30,420	29,862	558	35,859	35,445	414	4,204,560	4,173,726	30,834
28,147	27,898	249	243,350	242,153	1,197	7,505,587	7,476,243	29,344
13,739	13,625	114	24,053	24,007	46	2,980,163	2,966,378	13,785
69,880	64,394	5,486	374,205	347,450	26,755	37,534,739	37,438,104	96,635
915	915	0	23,779	23,779	0	804,795	803,880	915
1,026	1,026	0	10,984	10,931	53	3,179,049	3,177,970	1,079
21,938	16,238	5,700	202,422	196,072	6,350	26,306,277	26,277,989	28,288
186,136	186,136	0	13,885	0	13,885	4,605,319	4,405,298	200,021
134,330	134,330	0	127,417	116,548	10,869	17,053,412	16,908,213	145,199
91,498	90,758	740	966	966	0	7,293,938	7,202,440	91,498
14,367	9,858	4,509	1,694	1,609	85	3,660,516	3,646,064	14,452
15,065	14,754	311	26,199	24,041	2,158	12,523,429	12,506,206	17,223
922,716	919,136	3,580	1,103,147	798,310	304,837	119,628,756	118,401,203	1,227,553
251,556	248,337	3,219	590,081	534,239	55,842	75,104,246	74,796,848	307,398
132,601	131,190	1,411	145,655	121,071	24,584	25,007,880	24,850,695	157,185
114	114	0	40,773	33,873	6,900	4,530,903	4,523,889	7,014
0	0	0	2,211	2,211	0	1,463,857	1,463,857	0
2,402	2,402	0	2,091	1,228	863	4,677,629	4,674,364	3,265
12,933	12,681	252	122,233	121,824	409	4,668,852	4,655,510	13,342
5,337	5,182	155	21,918	21,515	403	3,871,337	3,865,597	5,740
66,754	66,409	345	174,349	165,154	9,195	11,485,426	11,409,477	75,949
31,415	30,359	1,056	80,851	67,363	13,488	19,398,362	19,353,459	44,903
110,524	103,822	6,702	128,055	106,539	21,516	8,177,374	8,045,334	132,040
3,146,679	2,947,442	199,237	3,644,514	2,939,377	705,137	520,888,062	517,036,246	3,851,816
49,924	32,864	17,060	52,136	49,104	3,032	10,338,340	10,285,384	52,956
10,064	4,549	5,515	3,279	3,247	32	400,929	390,833	10,096
20,965	3,809	17,156	544	544	0	932,515	911,550	20,965
99,101	99,101	0	1,532	1,408	124	4,013,411	3,914,186	99,225
251,939	219,115	32,824	1,132,070	694,969	437,101	9,363,463	8,674,423	689,040
5,130,067	4,807,958	322,109	5,348,457	4,098,660	1,249,797	646,283,186	639,903,322	6,379,864

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS AND NONDEPOSIT TRUST COMPANIES, BY INSURANCE STATUS AND CLASS OF BANK, UNITED STATES AND OTHER AREAS, DEC 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	UNITED STATES					
	ALL COMMERCIAL BANKS	INSURED				
		TOTAL	MEMBERS OF FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS OF F.R. SYSTEM
			TOTAL	NATIONAL	STATE	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	438,574,232	436,700,940	341,219,883	255,960,929	85,258,954	95,481,057
Individuals, partnerships, and corporations - demand	191,701,700	190,942,307	152,060,476	112,644,915	39,415,561	38,881,831
Individuals, partnerships, and corporations - time	236,742,831	235,949,125	180,572,710	137,971,118	42,601,592	55,376,415
Savings deposits	111,727,732	111,474,727	85,906,602	66,477,313	19,429,289	25,568,125
Deposits accumulated for payment of personal loans	679,578	677,179	482,242	387,338	94,904	194,937
Other deposits of individuals, partnerships, and corps.	124,335,521	123,797,219	94,183,866	71,106,467	23,077,399	29,613,353
Certified and officers' checks, letters of credit, travelers' checks, etc	10,129,701	9,809,508	8,586,697	5,344,896	3,241,801	1,222,811
GOVERNMENT DEPOSITS - TOTAL	58,747,747	58,529,453	45,717,155	35,395,318	10,321,837	12,812,298
United States Government - demand	10,168,567	10,149,842	8,426,573	6,014,155	2,412,418	1,723,269
United States Government - time	529,446	529,411	444,601	374,000	70,601	84,810
States and subdivisions - demand	17,665,258	17,547,428	12,955,498	10,076,713	2,878,785	4,591,930
States and subdivisions - time	30,384,476	30,302,772	23,890,483	18,930,450	4,960,033	6,412,289
DOMESTIC INTERBANK DEPOSITS - TOTAL	32,062,688	31,758,662	30,475,117	17,929,033	12,546,084	1,283,545
Commercial banks in the United States - demand	28,032,690	27,981,000	26,955,997	15,603,093	11,352,904	1,025,003
Commercial banks in the United States - time	2,411,768	2,327,314	2,134,659	1,606,166	528,493	192,655
Mutual savings banks in the United States - demand	1,316,699	1,163,657	1,100,112	550,736	549,376	63,545
Mutual savings banks in the United States - time	301,531	286,691	284,349	169,038	115,311	2,342
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	9,240,932	8,713,970	8,449,889	4,800,046	3,649,843	264,081
Foreign governments, central banks, etc. - demand	878,831	803,226	782,822	374,312	408,510	20,404
Foreign governments, central banks, etc. - time	5,312,222	5,053,430	4,980,524	3,015,812	1,964,712	72,906
Banks in foreign countries - demand	2,855,152	2,679,680	2,556,331	1,356,938	1,199,393	123,349
Banks in foreign countries - time	194,727	177,634	130,212	52,984	77,228	47,422
TOTAL DEPOSITS	538,625,599	535,703,025	425,862,044	314,085,326	111,776,718	109,840,981
Demand	262,748,598	261,076,648	213,424,506	151,965,758	61,458,748	47,652,142
Time	275,877,001	274,626,377	212,437,538	162,119,568	50,317,970	62,188,839
MISCELLANEOUS LIABILITIES - TOTAL	48,653,711	46,938,096	43,304,571	31,250,308	12,054,263	3,633,525
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	24,286,605	24,177,055	23,733,702	17,302,411	6,431,291	443,353
Other liabilities for borrowed money	1,625,341	1,451,492	1,312,366	866,103	446,263	139,126
Mortgage indebtedness	657,112	654,793	501,774	377,473	124,301	153,019
Acceptances outstanding	4,154,691	4,038,235	3,832,975	2,242,420	1,590,555	205,260
Other liabilities	17,929,962	16,616,521	13,923,754	10,461,901	3,461,853	2,692,767
TOTAL LIABILITIES	587,279,310	582,641,121	469,166,615	345,335,634	123,830,981	113,474,506
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	4,156	3,551	1,071	1,052	19	2,480
RESERVES ON LOANS AND SECURITIES - TOTAL	6,440,440	6,429,379	5,388,274	3,916,192	1,472,082	1,041,105
Reserve for bad debt losses on loans	6,149,418	6,144,618	5,197,806	3,789,788	1,408,018	946,812
Other reserves on loans	110,372	106,086	65,439	45,673	19,766	40,647
Reserves on securities	180,650	178,675	125,029	80,731	44,298	53,646
CAPITAL ACCOUNTS - TOTAL	47,210,823	46,730,611	37,279,133	27,064,821	10,214,312	9,451,478
Capital notes and debentures	2,990,371	2,938,055	2,585,047	1,449,007	1,136,040	353,008
Equity capital - total	44,220,452	43,792,556	34,694,086	25,615,814	9,078,272	9,098,470
Preferred stock	96,506	91,930	76,497	43,282	33,215	15,433
Common stock	11,864,828	11,761,546	9,210,783	6,785,063	2,425,720	2,550,763
Surplus	19,941,435	19,829,225	15,988,599	11,814,185	4,174,414	3,840,626
Undivided profits	11,250,900	11,100,520	8,596,687	6,297,218	2,299,469	2,503,833
Reserve for contingencies and other capital reserves	1,066,783	1,009,335	821,520	676,066	145,454	187,815
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	640,934,729	635,804,662	511,835,093	376,317,699	135,517,394	123,969,569
MEMORANDA						
Demand deposits adjusted[3]	185,907,281	184,366,096	140,445,760	107,306,958	33,138,802	43,920,336
Average of total deposits for the 15 calendar days ending with call date	497,598,986	494,793,599	387,282,948	279,062,252	108,220,696	107,510,651
Average of total loans for the 15 calendar days ending with call date	317,161,420	315,267,011	251,545,495	180,899,173	70,646,322	63,721,516
Unearned discount on instalment loans included in total capital accounts	241,495	241,175	121,242	109,783	11,459	119,933
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	15.6	15.5	16.8	15.7	19.9	9.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.5	12.5	10.9	11.4	9.7	18.9
Other securities	14.0	14.0	13.9	14.1	13.5	14.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.2	54.3	54.4	54.9	52.7	54.2
Other assets	3.7	3.7	3.9	3.8	4.2	2.7
Total capital accounts[2]	7.4	7.3	7.3	7.2	7.5	7.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts[2]	9.9	9.8	9.8	9.6	10.4	10.0
NUMBER OF BANKS	13,783	13,602	5,727	4,599	1,128	7,875

UNITED STATES			OTHER AREAS[2]			UNITED STATES AND OTHER AREAS[2]		
NONINSURED								
TOTAL	BANKS OF DEPOSIT	NONDEPOSIT TRUST COMPANIES[1]	TOTAL	INSURED	NONINSURED	ALL COMMERCIAL BANKS	INSURED	NONINSURED
1,873,292	1,791,216	82,076	3,490,417	2,867,944	622,473	442,064,649	439,568,884	2,495,765
759,393	678,938	80,455	928,491	833,208	95,283	192,630,191	191,775,515	854,676
793,706	792,261	1,445	2,503,307	1,981,666	521,641	239,246,138	237,930,791	1,315,347
253,005	252,735	270	810,606	691,224	119,382	112,538,338	112,165,951	372,387
2,399	2,399	0	9,580	0	9,580	689,158	677,179	11,979
538,302	537,127	1,175	1,683,121	1,290,442	392,679	126,018,642	125,087,661	930,981
320,193	320,017	176	58,619	53,070	5,549	10,188,320	9,862,578	325,742
218,294	216,715	1,579	499,629	457,705	41,924	59,247,376	58,987,158	260,218
18,725	17,149	1,576	124,715	113,409	11,306	10,293,282	10,263,251	30,031
35	33	2	2,457	1,358	1,099	531,903	530,769	1,134
117,830	117,830	0	183,510	167,158	16,352	17,848,768	17,714,586	134,182
81,704	81,703	1	188,947	175,780	13,167	30,573,423	30,478,552	94,871
304,026	303,456	570	287,438	148,185	139,253	32,350,126	31,906,847	443,279
51,690	51,590	100	38,406	33,732	4,674	28,071,096	28,014,732	56,364
84,454	84,454	0	248,754	114,175	134,579	2,660,522	2,441,489	219,033
153,042	152,572	470	83	83	0	1,316,782	1,163,740	153,042
14,840	14,840	0	195	195	0	301,726	286,886	14,840
526,962	524,734	2,228	7,271	7,203	68	9,248,203	8,721,173	527,030
75,605	75,310	295	138	138	0	878,969	803,364	75,605
258,792	256,859	1,933	124	124	0	5,312,346	5,053,554	258,792
175,472	175,472	0	1,484	1,416	68	2,856,636	2,681,096	175,540
17,093	17,093	0	5,525	5,525	0	200,252	183,159	17,093
2,922,574	2,836,121	86,453	4,284,755	3,481,037	803,718	542,910,354	539,184,062	3,726,292
1,671,950	1,588,878	83,072	1,335,446	1,202,214	133,232	264,084,044	262,278,862	1,805,182
1,250,624	1,247,243	3,381	2,949,309	2,278,823	670,486	278,826,310	276,905,200	1,921,110
1,715,615	1,656,971	58,644	798,067	429,185	368,882	49,451,778	47,367,281	2,084,497
109,550	109,550	0	2,687	2,687	0	24,289,292	24,179,742	109,550
173,849	160,781	13,068	73,340	11,937	61,403	1,698,681	1,463,429	235,252
2,319	2,319	0	13,538	13,538	0	670,650	668,331	2,319
116,456	116,456	0	1,532	1,408	124	4,156,223	4,039,643	116,580
1,313,441	1,267,865	45,576	706,970	399,615	307,355	18,636,932	17,016,136	1,620,796
4,638,189	4,493,092	145,097	5,082,822	3,910,222	1,172,600	592,362,132	586,551,343	5,810,789
605	0	605	0	0	0	4,156	3,551	605
11,061	10,982	79	17,400	14,003	3,397	6,457,840	6,443,382	14,458
4,800	4,723	77	10,046	6,656	3,390	6,159,464	6,151,274	8,190
4,286	4,286	0	7,348	7,341	7	117,720	113,427	4,293
1,975	1,973	2	6	6	0	180,656	178,681	1,975
480,212	303,884	176,328	248,235	174,435	73,800	47,459,058	46,905,046	554,012
52,316	52,296	20	64,125	18,125	46,000	3,054,496	2,956,180	98,316
427,896	251,588	176,308	184,110	156,310	27,800	44,404,562	43,948,866	455,696
4,576	4,576	0	0	0	0	96,506	91,930	4,576
103,282	62,513	40,769	62,433	49,583	12,850	11,927,261	11,811,129	116,132
112,210	81,895	30,315	78,890	66,591	12,299	20,020,325	19,895,816	124,509
150,380	64,670	85,710	36,199	34,548	1,651	11,287,099	11,135,068	152,031
57,448	37,934	19,514	6,588	5,588	1,000	1,073,371	1,014,923	58,448
5,130,067	4,807,958	322,109	5,348,457	4,098,660	1,249,797	646,283,186	639,903,322	6,379,864
1,541,185	1,459,804	81,381	1,090,890	975,893	114,997	186,998,171	185,341,989	1,656,182
2,805,387	2,719,605	85,782	3,964,105	3,173,842	790,263	501,563,091	497,967,441	3,595,650
1,894,409	1,864,442	29,967	2,809,187	2,384,825	424,362	319,970,607	317,651,836	2,318,771
320	320	0	347	347	0	241,842	241,522	320
30.2	31.2	15.6	9.6	10.0	8.4	15.5	15.4	26.0
7.8	7.7	9.9	9.0	8.7	10.2	12.4	12.5	8.3
10.2	8.2	40.1	4.4	2.5	10.7	13.9	14.0	10.3
43.3	45.5	11.8	54.7	60.6	35.5	54.2	54.4	41.8
8.4	7.5	22.5	22.2	18.3	35.2	3.9	3.8	13.7
20.1	14.2	54.7	7.1	7.3	6.7	7.4	7.3	15.7
26.6	18.8	71.9	9.4	10.2	7.9	9.9	9.8	19.9
181	136	45	21	10	11	13,804	13,612	192

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1971
(Amounts in thousands of dollars)

ASSETS	TOTAL	INSURED	NONINSURED[4]
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,396,453	1,273,735	122,718
Currency and coin	231,119	195,679	35,440
Demand balances with banks in the United States	615,066	551,149	63,917
Other balances with banks in the United States	452,803	445,384	7,419
Cash items in process of collection	97,465	81,523	15,942
SECURITIES - TOTAL	21,684,078	18,491,379	3,192,699
UNITED STATES GOVERNMENT AND AGENCY SECURITIES - TOTAL	6,267,243	5,156,321	1,110,922
Securities maturing in 1 year or less	1,087,341	867,992	219,349
Securities maturing in 1 to 5 years	2,396,515	1,823,997	572,518
Securities maturing in 5 to 10 years	999,397	832,859	166,538
Securities maturing after 10 years	1,783,990	1,631,473	152,517
CORPORATE BONDS	10,390,293	9,293,507	1,096,786
STATE, COUNTY, AND MUNICIPAL OBLIGATIONS	391,947	373,810	18,137
OTHER BONDS, NOTES, AND DEBENTURES	1,647,445	1,194,941	452,504
CORPORATE STOCK - TOTAL	2,987,150	2,472,800	514,350
Bank	504,419	288,373	216,046
Other	2,482,731	2,184,427	298,304
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	609,536	493,536	116,000
OTHER LOANS AND DISCOUNTS - TOTAL	64,186,091	56,066,722	8,119,369
Real estate loans - total	61,977,841	54,222,077	7,755,764
Construction loans	965,591	736,386	229,205
Secured by farmland	49,781	41,656	8,125
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	14,673,597	13,532,344	1,141,253
Guaranteed by Veterans Administration	12,074,421	10,923,517	1,150,904
Not insured or guaranteed by FHA or VA	16,494,745	13,031,229	3,463,516
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration	1,467,886	1,396,791	71,095
Not insured by FHA	7,651,498	7,136,586	514,912
Secured by other properties	8,600,322	7,423,568	1,176,754
Loans to domestic commercial and foreign banks	50,574	49,628	946
Loans to other financial institutions	37,145	36,492	653
Loans to brokers and dealers in securities	5,984	5,951	33
Other loans for purchasing or carrying securities	4,184	3,485	699
Loans to farmers (excluding loans on real estate)	1,110	1,110	0
Commercial and industrial loans	481,110	463,001	18,109
Loans to individuals for personal expenditures	1,558,973	1,260,144	298,829
All other loans (including overdrafts)	69,170	24,834	44,336
TOTAL LOANS AND SECURITIES	86,479,705	75,051,637	11,428,068
Bank premises, furniture and fixtures, and other assets representing bank premises	663,135	590,326	72,809
Real estate owned other than bank premises	98,893	90,987	7,906
Investments in subsidiaries not consolidated	42,407	41,518	889
Other assets	892,759	843,724	49,035
TOTAL ASSETS	89,573,352	77,891,927	11,681,425

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY INSURANCE STATUS, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1971
(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	TOTAL	INSURED	NONINSURED[4]
DEPOSITS - TOTAL	81,978,173	71,500,831	10,47.,342
Savings deposits	65,937,786	57,644,100	8,293,686
Deposits accumulated for payment of personal loans	3,387	80	3,307
Fixed maturity and other time deposits	15,312,106	13,173,871	2,138,235
SAVINGS AND TIME DEPOSITS - TOTAL	81,253,279	70,818,051	10,435,228
DEMAND DEPOSITS - TOTAL	724,894	682,780	42,114
MISCELLANEOUS LIABILITIES - TOTAL	1,266,146	975,996	290,150
Securities sold under agreements to repurchase	0	0	0
Other borrowings	100,895	100,045	850
Other liabilities	1,165,251	875,951	289,300
TOTAL LIABILITIES	83,244,319	72,476,827	10,767,492
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	953	1	952
SURPLUS ACCOUNTS			
SURPLUS ACCOUNTS - TOTAL	6,328,080	5,415,099	912,981
Capital notes and debentures	13,296	10,456	2,840
Other surplus accounts	6,314,784	5,404,643	910,141
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	89,573,352	77,891,927	11,681,425
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	1.6	1.6	1.1
U.S. Government and agency securities	7.0	6.6	9.5
Other securities	17.2	17.1	17.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	72.3	72.6	70.5
Other assets	1.9	2.0	1.1
Total surplus accounts	7.1	7.0	7.8
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:			
Total surplus accounts	7.7	7.6	8.7
NUMBER OF BANKS	490	327	163

ASSETS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, DECEMBER 30, 1967, TO DECEMBER 31, 1971
(Amounts in thousands of dollars)

ASSETS	DEC. 30 1967	DEC. 31 1968	DEC. 31 1969	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	78,154,481	84,004,881	90,268,201	94,029,650	96,583,901	100,346,466
Currency and coin	5,973,319	7,251,912	7,383,124	7,108,147	7,695,103	7,607,130
Reserve with Federal Reserve banks (member banks)	20,275,051	21,230,246	21,452,826	23,325,123	24,067,449	27,482,817
Demand balances with banks in U.S. (except American branches of foreign banks)	16,969,749	18,629,304	20,157,862	21,806,059	20,053,503	23,276,153
Other balances with banks in United States	610,669	385,848	273,943	1,522,694	1,691,970	2,551,465
Balances with banks in foreign countries	329,092	337,411	381,128	475,948	548,194	707,406
Cash items in process of collection	33,996,601	36,170,160	40,619,318	39,791,679	42,527,682	38,721,495
INVESTMENT SECURITIES - TOTAL	124,332,114	136,455,855	123,369,814	148,403,234	154,193,533	165,040,682
U.S. Treasury securities	62,676,745	64,685,769	53,689,937	62,019,003	58,650,815	63,032,080
Securities of other U.S. Government agencies and corps.[5]	9,051,177	10,267,943	9,428,353	13,459,256	14,995,493	17,263,949
Obligations of States and subdivisions	50,124,099	58,732,147	57,993,813	69,844,469	76,764,642	80,580,067
Other securities	2,480,093	2,769,996	2,257,711	3,080,506	3,782,583	4,164,586
TRADING ACCOUNT SECURITIES - TOTAL			3,186,363	5,666,313	4,131,486	5,310,692
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	4,061,542	6,747,333	9,947,079	16,251,177	15,707,644	19,974,528
OTHER LOANS AND DISCOUNTS - TOTAL	239,343,286	266,595,576	288,895,911	300,409,513	310,656,115	330,562,160
Real estate loans - total	59,018,966	65,696,232	70,705,002	73,275,013	76,639,497	82,515,170
Secured by farmland[5]	3,445,704	3,757,544	4,018,711	4,351,457	3,999,266	4,204,560
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	7,709,085	7,926,106	7,395,468	7,329,231	7,477,862	7,505,587
Guaranteed by Veterans Administration	2,696,358	2,707,611	2,663,251	2,589,471	2,635,592	2,980,163
Not insured or guaranteed by FHA or VA	27,236,623	30,799,644	31,297,144	32,410,311	34,340,917	37,534,739
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration			564,190	589,986	668,307	804,795
Not insured by FHA			2,652,699	2,720,757	3,040,332	3,179,049
Secured by other properties	17,931,196	20,505,327	22,113,539	23,283,800	24,477,221	26,306,277
Loans to domestic commercial and foreign banks	1,902,215	2,206,944	2,488,625	2,674,249	2,858,010	4,605,319
Loans to other financial institutions	12,593,389	13,784,510	15,145,288	15,949,662	17,026,366	17,053,412
Loans to brokers and dealers in securities	6,214,828	6,625,467	5,740,082	6,333,081	5,635,037	7,293,938
Other loans for purchasing or carrying securities	3,786,373	4,114,267	4,033,857	3,536,951	3,494,792	3,660,516
Loans to farmers (excluding loans on real estate)	9,281,477	9,732,847	10,338,594	11,168,541	12,250,357	12,523,429
Commercial and industrial loans (incl. open market paper)	88,979,351	98,970,808	109,364,020	113,422,100	115,340,405	119,628,756
Other loans to individuals - total	51,845,017	58,638,265	63,643,625	66,307,647	69,691,394	75,104,246
Passenger automobile instalment loans	18,936,938	21,252,654	22,806,154	22,495,211	23,581,777	25,007,880
Credit cards and related plans:						
Retail (charge account) credit card plans	828,411	1,312,020	2,639,497	3,808,035	3,915,604	4,530,903
Check credit and revolving credit plans	521,913	798,145	1,082,791	1,345,977	1,367,823	1,463,857
Other retail consumer instalment loans:[6]						
Mobile homes, not including travel trailers					3,886,247	4,677,629
Other retail consumer goods	4,798,516	5,543,259	6,295,554	7,328,361	4,383,682	4,668,852
Residential repair and modernization instalment loans	3,357,417	3,500,481	3,661,071	3,722,792	3,754,229	3,871,337
Other instalment loans for personal expenditures	8,421,870	9,458,282	10,013,977	10,608,505	10,945,692	11,485,426
Single-payment loans for personal expenditures	14,979,952	16,773,424	17,144,581	16,998,766	17,856,340	19,398,362
All other loans (including overdrafts)	5,721,670	6,826,236	7,436,818	7,742,269	7,720,257	8,177,374
TOTAL LOANS AND SECURITIES	367,736,942	409,798,764	425,399,167	465,063,924	484,688,778	520,888,062
Bank premises, furniture and fixtures, and other assets representing bank premises	6,039,127	6,687,845	8,110,427	9,196,645	9,698,209	10,338,340
Real estate owned other than bank premises	290,537	327,346	369,770	417,761	413,902	400,929
Investments in subsidiaries not consolidated			670,347	761,651	808,311	932,515
Customers' liability on acceptances outstanding	2,380,943	2,531,534	3,389,859	3,860,194	4,089,242	4,013,411
Other assets	4,745,416	6,513,544	7,471,969	8,206,536	8,868,324	9,363,463
TOTAL ASSETS	459,347,446	509,863,914	535,679,740	581,536,361	605,150,667	646,283,186

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, DECEMBER 30, 1967, TO DECEMBER 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	DEC. 30 1967	DEC. 31 1968	DEC. 31 1969	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
BUSINESS AND PERSONAL DEPOSITS - TOTAL	331,581,370	364,112,765	368,193,312	397,263,608	414,935,952	442,064,649
Individuals, partnerships, and corporations - demand	159,433,672	173,059,950	179,219,467	182,882,185	177,637,703	192,630,191
Individuals, partnerships, and corporations - time	163,432,828	181,321,502	177,028,567	205,794,490	225,280,871	239,246,138
Savings deposits	94,783,181	96,504,054	94,098,303	99,123,483	108,572,442	112,538,338
Deposits accumulated for payment of personal loans	1,288,286	1,219,630	1,136,018	810,035	753,269	689,158
Other deposits of individuals, partnerships, and corps.	67,361,361	83,597,818	81,794,246	105,860,972	115,955,160	126,018,642
Certified and officers' checks, letters of credit, travelers' checks, etc.	8,714,870	9,731,313	11,945,278	8,586,933	12,017,378	10,188,320
GOVERNMENT DEPOSITS - TOTAL	37,198,797	41,590,854	36,333,361	49,745,675	52,934,337	59,247,376
United States Government - demand	5,266,446	5,029,148	5,076,670	7,968,600	8,512,345	10,293,282
United States Government - time	288,853	378,874	223,577	465,851	520,239	531,903
States and subdivisions - demand	15,686,280	17,001,994	17,704,864	17,933,287	17,504,422	17,848,768
States and subdivisions - time	15,957,218	19,180,838	13,328,250	23,377,937	26,397,331	30,573,423
DOMESTIC INTERBANK DEPOSITS - TOTAL	20,868,083	23,452,731	25,055,649	29,227,829	30,842,819	32,350,126
Commercial banks in the United States - demand	18,828,695	21,472,627	23,453,874	26,379,350	27,590,732	28,071,096
Commercial banks in the United States - time	728,689	716,344	416,026	1,432,849	1,692,090	2,660,522
Mutual savings banks in the United States - demand	1,062,408	1,079,765	1,128,139	1,102,631	1,130,129	1,316,782
Mutual savings banks in the United States - time	248,291	183,995	57,610	312,999	429,868	301,726
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,556,201	8,332,452	10,407,036	9,282,378	8,746,184	9,248,203
Foreign governments, central banks, etc. - demand	906,371	902,059	992,577	999,237	864,136	878,969
Foreign governments, central banks, etc. - time	5,267,265	4,851,319	6,465,942	4,761,885	5,036,647	5,312,346
Banks in foreign countries - demand	2,030,106	2,247,061	2,624,537	3,168,209	2,615,635	2,856,636
Banks in foreign countries - time	352,459	332,013	323,980	353,047	229,766	200,252
TOTAL DEPOSITS	398,204,451	437,488,802	439,989,358	485,519,490	507,459,292	542,910,354
Demand	211,928,848	230,523,917	242,145,406	249,020,432	247,872,480	264,084,044
Time	186,275,603	206,964,885	197,843,952	236,499,058	259,586,812	278,826,310
MISCELLANEOUS LIABILITIES - TOTAL	21,870,225	29,986,478	49,326,984	46,531,967	45,872,355	49,451,778
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	4,991,456	7,472,000	14,730,800	16,707,856	20,479,685	24,289,292
Other liabilities for borrowed money	847,541	1,491,553	3,710,922	2,745,864	2,183,241	1,698,681
Mortgage indebtedness			603,447	670,904	654,683	670,650
Acceptances outstanding	2,457,752	2,575,034	3,485,840	3,971,756	4,194,833	4,156,223
Other liabilities	13,573,476	18,447,891	26,795,975	22,435,587	18,359,913	18,636,932
TOTAL LIABILITIES	420,074,676	467,475,280	489,316,342	532,051,457	553,331,647	592,362,132
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES			3,883	3,824	4,134	4,156
RESERVES ON LOANS AND SECURITIES - TOTAL	4,744,763	5,226,897	6,194,152	6,315,760	6,276,955	6,457,840
Reserve for bad debt losses on loans	4,744,763	5,226,897	5,896,865	6,009,872	5,966,052	6,159,464
Other reserves on loans			109,904	118,348	122,341	117,720
Reserves on securities			187,383	187,540	188,562	180,656
CAPITAL ACCOUNTS - TOTAL	34,528,007	37,161,737	40,165,363	43,165,320	45,537,931	47,459,058
Capital notes and debentures	2,032,211	2,159,520	2,049,141	2,184,868	2,687,221	3,054,496
Equity capital - total	32,495,796	35,002,217	38,116,222	40,980,452	42,850,710	44,404,562
Preferred stock	92,050	94,917	107,673	111,844	117,211	96,506
Common stock	9,401,030	9,921,920	10,681,247	11,266,696	11,729,904	11,927,261
Surplus	15,172,077	16,371,220	17,621,043	18,228,960	19,192,770	20,020,325
Undivided profits	6,707,987	7,520,123	8,584,423	10,309,567	10,762,219	11,287,099
Reserve for contingencies and other capital reserves	1,122,602	1,094,029	1,113,836	1,063,385	1,048,606	1,073,371
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	459,347,446	509,863,914	535,679,740	581,536,361	605,150,667	646,283,186
MEMORANDA						
Demand deposits adjusted[3]	153,837,106	167,851,982	172,995,544	174,880,803	169,241,721	186,998,171
Average of total deposits for the 15 calendar days ending with call date			422,213,155	468,807,370	494,172,335	501,563,091
Average of total loans for the 15 calendar days ending with call date			278,857,509	304,033,860	312,854,403	319,970,607
Unearned discount on instalment loans included in total capital accounts			211,117	233,881	226,132	241,842
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	17.0	16.5	16.9	16.2	16.0	15.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	15.6	14.7	11.8	12.4	12.2	12.4
Other securities	11.5	12.1	11.8	13.1	14.0	13.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.0	53.6	55.8	54.5	53.9	54.2
Other assets	2.9	3.1	3.7	3.9	3.9	3.9
Total capital accounts	7.5	7.3	7.5	7.5	7.5	7.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.8	10.3	10.3	10.1	10.1	9.9
NUMBER OF BANKS	13,741	13,698	13,681	13,705	13,749	13,804

ASSETS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES,
UNITED STATES AND OTHER AREAS, DECEMBER 30, 1967, TO DECEMBER 31, 1971
(Amounts in thousands of dollars)

ASSETS[7]	DEC. 30 1967	DEC. 31 1968	DEC. 31 1969	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	996,636	995,993	890,947	1,244,438	1,229,993	1,396,453
Currency and coin	181,750	195,235	209,719	206,277	206,551	231,119
Demand balances with banks in the United States	536,324	569,829	557,371	610,214	537,520	615,066
Other balances with banks in the United States	205,376	158,796	55,535	327,102	403,911	452,803
Cash items in process of collection	73,186	72,133	68,322	100,845	82,011	97,465
SECURITIES - TOTAL	12,725,148	14,178,713	14,309,910	16,199,431	20,350,888	21,684,078
UNITED STATES GOVERNMENT AND AGENCY SECURITIES - TOTAL	5,450,796	5,266,190	4,719,110	4,976,272	5,439,918	6,267,243
Securities maturing in 1 year or less[8]						1,087,341
Securities maturing in 1 to 5 years[8]						2,396,515
Securities maturing in 5 to 10 years[8]						999,397
Securities maturing after 10 years[8]						1,783,990
STATE, COUNTY, AND MUNICIPAL OBLIGATIONS	223,002	199,787	198,057	200,353	324,768	391,947
CORPORATE BONDS[9]	5,328,773	6,740,558	7,179,801	8,514,230	11,754,252	10,390,293
OTHER BONDS, NOTES, AND DEBENTURES						1,647,445
CORPORATE STOCK - TOTAL	1,722,577	1,972,178	2,212,942	2,508,576	2,831,950	2,987,150
Bank	462,306	491,241	485,730	487,171	514,555	504,419
Other	1,260,271	1,480,937	1,727,212	2,021,405	2,317,395	2,482,731
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL[10]						609,536
OTHER LOANS AND DISCOUNTS - TOTAL	51,729,528	54,937,570	58,078,220	60,352,872	62,558,909	64,186,091
Real estate loans - total	50,489,908	53,456,416	56,137,885	57,947,779	59,643,347	61,977,841
Construction loans[8]						965,591
Secured by farmland[5]	116,848	116,949	113,629	118,517	106,996	49,781
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	15,073,547	15,568,549	15,862,120	14,656,643	14,755,094	14,673,597
Guaranteed by Veterans Administration	11,794,675	12,032,698	12,165,969	12,008,036	12,010,591	12,074,421
Not insured or guaranteed by FHA or VA	17,771,794	19,146,423	20,654,641	15,483,962	15,851,188	16,494,745
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration[11]				1,429,894	1,526,415	1,467,886
Not insured by FHA[11]				6,357,957	7,218,772	7,651,498
Secured by other properties	5,733,044	6,591,797	7,341,526	7,892,770	8,174,291	8,600,322
Loans to domestic commercial and foreign banks	11,654	23,773	339,098	303,313	558,033	50,574
Loans to other financial institutions	9,896	25,159	25,117	53,888	65,362	37,145
Loans to brokers and dealers in securities	81,562	37,469	30,739	16,342	53,682	5,984
Other loans for purchasing or carrying securities	6,300	6,931	10,226	2,924	9,762	4,184
Loans to farmers (excluding loans on real estate)	1,681	1,409	1,201	1,068	1,129	1,110
Commercial and industrial loans	171,664	251,302	217,850	600,374	729,999	481,110
Loans to individuals for personal expenditures	919,355	1,086,292	1,243,914	1,353,655	1,416,976	1,558,973
All other loans (including overdrafts)	37,508	48,819	72,190	73,529	80,619	69,170
TOTAL LOANS AND SECURITIES	64,454,676	69,116,283	72,388,130	76,552,303	82,909,797	86,479,705
Bank premises, furniture and fixtures, and other assets representing bank premises	485,174	530,094	559,610	594,952	627,371	663,135
Real estate owned other than bank premises	38,442	41,502	51,310	66,593	78,101	98,893
Investments in subsidiaries not consolidated[8]						42,407
Other assets	610,816	675,980	673,293	768,242	926,474	892,759
TOTAL ASSETS	66,585,744	71,359,852	74,563,290	79,226,528	85,771,736	89,573,352

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, SELECTED CALL DATES, UNITED STATES AND OTHER AREAS, DECEMBER 30, 1967, TO DECEMBER 31, 1971

(Amounts in thousands of dollars)

LIABILITIES AND SURPLUS[7]	DEC. 30 1967	DEC. 31 1968	DEC. 31 1969	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
LIABILITIES						
DEPOSITS - TOTAL	60,496,668	64,923,809	67,540,464	72,085,609	78,321,726	81,978,173
Savings deposits	59,946,490	64,144,051	66,370,277	67,324,930	72,182,062	65,937,786
Deposits accumulated for payment of personal loans	94	89	1,258	64	157	3,387
Fixed maturity and other time deposits	94,323	268,354	611,294	4,148,317	5,373,307	15,312,106
SAVINGS AND TIME DEPOSITS - TOTAL	60,040,907	64,412,494	66,982,829	71,473,311	77,555,526	81,253,279
DEMAND DEPOSITS - TOTAL	455,761	511,315	557,635	612,298	766,200	724,894
MISCELLANEOUS LIABILITIES - TOTAL	882,136	957,575	1,287,835	1,217,388	1,316,622	1,266,146
Securities sold under agreements to repurchase[8]						0
Other borrowings	69,245	72,780	381,993	252,241	101,531	100,895
Other liabilities	812,891	884,795	905,842	965,147	1,215,091	1,165,251
TOTAL LIABILITIES	61,378,804	65,881,384	68,828,299	73,302,997	79,638,348	83,244,319
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES[8]						953
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL	5,206,940	5,478,468	5,734,991	5,923,531	6,133,388	6,328,080
Capital notes and debentures	3,064	3,657	4,617	6,068	6,074	13,296
Other surplus accounts	5,203,876	5,474,811	5,730,374	5,917,463	6,127,314	6,314,784
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	66,585,744	71,359,852	74,563,290	79,226,528	85,771,736	89,573,352
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.5	1.4	1.2	1.6	1.4	1.6
U.S. Government and agency securities	8.2	7.4	6.3	6.3	6.4	7.0
Other securities	10.9	12.5	12.9	14.1	17.4	17.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	77.7	77.0	77.9	76.2	72.9	72.3
Other assets	1.7	1.7	1.7	1.8	1.9	1.9
Total surplus accounts	7.8	7.7	7.7	7.5	7.2	7.1
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	8.7	8.4	8.3	8.1	7.8	7.7
NUMBER OF BANKS	503	501	497	494	491	490

ASSETS OF INSURED COMMERCIAL BANKS, BY CLASS OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1970, JUNE 30, 1971, AND DECEMBER 31, 1971
(Amounts in thousands of dollars)

ASSETS	ALL INSURED COMMERCIAL BANKS		
	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	93,048,095	95,534,534	98,690,700
Currency and coin	7,084,430	7,664,768	7,591,590
Reserve with Federal Reserve banks (member banks)	23,325,123	24,067,449	27,482,817
Demand balances with banks in U.S. (except American branches of foreign banks)	21,088,737	19,243,109	21,962,456
Other balances with banks in United States	1,401,661	1,630,795	2,427,914
Balances with banks in foreign countries	395,356	472,936	567,033
Cash items in process of collection	39,752,788	42,455,477	38,658,890
INVESTMENT SECURITIES - TOTAL	141,554,863	152,970,105	163,859,514
U.S. Treasury securities	58,880,431	58,284,156	62,696,667
Securities of other U.S. Government agencies and corps.[5]	12,481,059	14,800,657	17,071,836
Obligations of States and subdivisions	67,414,393	76,284,456	80,135,021
Other securities	2,778,980	3,600,836	3,955,990
TRADING ACCOUNT SECURITIES	5,664,059	4,129,232	5,307,564
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	15,952,321	15,425,698	19,643,272
OTHER LOANS AND DISCOUNTS - TOTAL	298,189,504	308,473,424	328,225,896
Real estate loans - total	73,053,364	76,447,755	82,314,290
Secured by farmland[5]	4,319,352	3,970,212	4,173,726
Secured by residential properties:			
Secured by 1- to 4-family residential properties:			
Insured by Federal Housing Administration	7,302,286	7,447,597	7,476,243
Guaranteed by Veterans Administration	2,563,475	2,621,355	2,966,378
Not insured or guaranteed by FHA or VA	32,321,718	34,251,781	37,438,104
Secured by multifamily (5 or more) residential properties:			
Insured by Federal Housing Administration	588,760	668,138	803,880
Not insured by FHA	2,718,829	3,039,754	3,177,970
Secured by other properties	23,238,944	24,448,918	26,277,989
Loans to domestic commercial and foreign banks	2,581,078	2,718,140	4,405,298
Loans to other financial institutions	15,794,299	16,893,148	16,908,213
Loans to brokers and dealers in securities	6,208,570	5,556,513	7,202,440
Other loans for purchasing or carrying securities	3,517,601	3,481,633	3,646,064
Loans to farmers (excluding loans on real estate)	11,153,583	12,232,208	12,506,206
Commercial and industrial loans (incl. open market paper)	112,214,990	114,115,868	118,401,203
Other loans to individuals - total	66,005,700	69,433,002	74,796,848
Passenger automobile instalment loans	22,366,443	23,467,768	24,850,695
Credit cards and related plans:			
Retail (charge account) credit card plans	3,807,987	3,915,576	4,523,889
Check credit and revolving credit plans	1,343,990	1,367,823	1,463,857
Other retail consumer instalment loans:[6]	7,306,995		
Mobile homes, not including travel trailers		3,883,261	4,674,364
Other retail consumer goods		4,370,333	4,655,510
Residential repair and modernization instalment loans	3,716,802	3,748,516	3,865,597
Other instalment loans for personal expenditures	10,534,538	10,869,712	11,409,477
Single-payment loans for personal expenditures	16,928,945	17,810,013	19,353,459
All other loans (including overdrafts)	7,660,319	7,595,157	8,045,334
TOTAL LOANS AND SECURITIES	461,360,747	480,998,459	517,036,246
Bank premises, furniture and fixtures, and other assets representing bank premises	9,143,432	9,646,706	10,285,384
Real estate owned other than bank premises	406,832	403,811	390,833
Investments in subsidiaries not consolidated	740,897	787,477	911,550
Customers' liabilities on acceptances outstanding	3,753,246	3,969,957	3,914,186
Other assets	7,897,552	8,484,276	8,674,423
TOTAL ASSETS	576,350,801	599,825,220	639,903,322

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
DEC. 31 1970	JUNE 30 1971	DEC. 31 1971	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
56,118,102	57,335,586	59,247,104	25,471,780	27,498,549	26,998,321	11,458,213	10,700,399	12,445,275
4,170,463	4,436,404	4,411,262	1,287,881	1,446,264	1,381,601	1,626,086	1,782,100	1,798,727
16,389,622	17,883,015	19,782,666	6,935,501	6,184,434	7,700,151	0	0	0
9,928,136	9,130,787	10,294,576	2,757,425	2,609,695	2,747,655	8,403,176	7,502,627	8,920,225
921,152	1,107,539	1,402,229	141,093	134,317	464,070	339,416	388,939	561,615
224,122	256,301	293,442	120,636	117,933	150,220	50,598	98,702	123,371
24,484,607	24,521,540	23,062,929	14,229,244	17,005,906	14,554,624	1,038,937	928,031	1,041,337
80,242,479	86,473,692	92,388,347	26,212,775	28,187,717	29,776,551	35,099,609	38,308,696	41,694,616
32,211,784	32,211,803	34,679,061	10,513,539	9,913,182	10,654,520	16,155,108	16,159,171	17,363,086
6,158,087	6,993,918	8,261,744	1,741,935	2,345,483	2,457,882	4,581,037	5,461,256	6,352,210
40,223,446	45,235,935	47,288,557	13,495,850	15,269,899	15,933,905	13,695,097	15,778,622	16,912,559
1,649,162	2,032,036	2,158,985	461,451	659,153	730,244	668,367	909,647	1,066,761
4.004,373	3,058,317	3,642,036	1,584,179	1,024,952	1,595,961	75,507	45,963	69,567
10,435,738	9,573,998	12,705,094	2,251,408	2,466,846	2,674,670	3,265,175	3,384,854	4,263,508
178,029,442	183,739,968	195,105,022	64,711,413	65,259,331	68,765,984	55,448,649	59,474,125	64,354,890
41,826,420	43,828,204	46,907,128	13,085,294	13,430,860	14,512,771	18,141,650	19,188,691	20,894,391
1,552,195	1,483,422	1,562,656	660,933	397,310	413,855	2,106,224	2,089,480	2,197,215
5,320,612	5,352,049	5,365,872	1,060,327	1,073,655	1,087,268	921,347	1,021,893	1,023,103
1,787,069	1,820,613	2,104,546	408,577	422,038	464,381	367,829	378,704	397,451
18,594,639	19,823,661	21,452,385	5,189,154	5,357,435	5,952,779	8,537,925	9,070,685	10,032,940
293,023	361,691	397,705	225,932	253,983	316,585	69,805	52,464	89,590
1,425,403	1,561,386	1,625,596	749,615	887,484	913,064	543,811	590,884	639,310
12,853,479	13,425,382	14,398,368	4,790,756	5,038,955	5,364,839	5,594,709	5,984,581	6,514,782
1,382,772	1,708,441	2,745,453	961,802	787,851	1,377,776	236,504	221,848	282,069
10,088,786	10,716,357	10,894,011	4,623,862	5,073,475	4,865,473	1,081,651	1,103,316	1,148,729
2,886,705	2,144,389	3,284,086	3,076,422	3,188,532	3,611,084	245,443	223,592	307,270
2,145,273	2,205,301	2,326,229	882,904	819,029	840,605	489,424	457,303	479,230
5,478,728	5,978,848	6,182,303	1,064,958	1,129,755	1,145,204	4,609,897	5,123,605	5,178,699
70,329,427	71,428,732	73,930,109	27,926,302	27,471,002	27,960,878	13,959,261	15,216,134	16,510,216
38,851,857	40,733,310	43,640,140	11,098,358	11,435,071	12,352,741	16,055,485	17,264,621	18,803,967
12,994,079	13,505,132	14,208,269	2,968,030	3,151,727	3,293,008	6,404,334	6,810,909	7,349,418
2,730,815	2,814,308	3,255,403	708,964	721,840	835,019	368,208	379,428	433,467
797,872	767,373	811,400	377,114	423,664	464,833	169,004	176,786	187,624
4,306,451			976,680			2,023,864		
	2,353,447	2,849,731		495,738	583,740		1,034,076	1,240,893
	2,512,000	2,586,401		572,925	594,050		1,285,408	1,475,059
2,174,929	2,197,303	2,264,669	708,874	694,952	717,901	832,999	856,261	883,027
5,914,927	6,079,215	6,393,800	1,807,207	1,772,906	1,845,726	2,812,404	3,017,591	3,169,951
9,932,784	10,504,532	11,270,467	3,551,489	3,601,319	4,018,464	3,444,672	3,704,162	4,064,528
5,039,474	4,996,386	5,195,563	1,991,511	1,923,756	2,099,452	629,334	675,015	750,319
272,712,032	282,845,975	303,840,499	94,759,775	96,938,846	102,813,166	93,888,940	101,213,638	110,382,581
5,709,767	6,031,002	6,440,847	1,653,575	1,705,157	1,779,956	1,780,090	1,910,547	2,064,581
211,590	211,060	180,850	77,321	74,407	86,838	117,921	118,344	123,145
583,430	612,820	713,118	149,285	159,205	189,871	8,182	15,452	8,561
2,054,612	2,219,343	2,197,657	1,507,351	1,577,526	1,513,423	191,283	173,088	203,106
5,229,609	5,538,198	5,484,148	1,841,214	2,000,837	2,135,819	826,729	945,241	1,054,456
342,619,142	354,793,984	378,104,223	125,460.301	129,954,527	135,517,394	108,271,358	115,076,709	126,281,705

LIABILITIES AND CAPITAL ACCOUNTS OF INSURED COMMERICAL BANKS, BY CLASS OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1970, JUNE 30, 1971, AND DECEMBER 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL INSURED COMMERCIAL BANKS		
	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
BUSINESS AND PERSONAL DEPOSITS - TOTAL	395,246,811	412,923,601	439,568,884
Individuals, partnerships, and corporations - demand	181,897,284	176,761,655	191,775,515
Individuals, partnerships, and corporations - time	204,962,756	224,373,495	237,930,791
Savings deposits	98,815,863	108,248,928	112,165,951
Deposits accumulated for payment of personal loans	802,924	744,645	677,179
Other deposits of individuals, partnerships, and corps.	105,343,969	115,379,922	125,087,661
Certified and officers' checks, letters of credit, travelers' checks, etc	8,386,771	11,788,451	9,862,578
GOVERNMENT DEPOSITS - TOTAL	49,455,597	52,687,553	58,987,158
United States Government - demand	7,914,962	8,478,326	10,263,251
United States Government - time	465,476	519,862	530,769
States and subdivisions - demand	17,784,768	17,393,258	17,714,586
States and subdivisions - time	23,290,391	26,296,107	30,478,552
DOMESTIC INTERBANK DEPOSITS - TOTAL	28,968,652	30,627,139	31,906,847
Commercial banks in the United States - demand	26,290,939	27,509,738	28,014,732
Commercial banks in the United States - time	1,424,049	1,683,075	2,441,489
Mutual savings banks in the United States - demand	975,413	1,026,748	1,163,740
Mutual savings banks in the United States - time	278,251	407,578	286,886
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,842,795	8,297,519	8,721,173
Foreign governments, central banks, etc. - demand	919,683	773,409	803,364
Foreign governments, central banks, etc. - time	4,627,306	4,869,949	5,053,554
Banks in foreign countries - demand	3,000,626	2,435,951	2,681,096
Banks in foreign countries - time	295,180	218,210	183,159
TOTAL DEPOSITS	482,513,855	504,535,812	539,184,062
Demand	247,170,446	246,167,536	262,278,862
Time	235,343,409	258,368,276	276,905,200
MISCELLANEOUS LIABILITIES - TOTAL	44,968,169	44,050,536	47,367,281
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	16,609,041	20,390,661	24,179,742
Other liabilities for borrowed money	2,572,528	1,968,427	1,463,429
Mortgage indebtedness	668,545	652,352	668,331
Acceptances outstanding	3,848,666	4,051,525	4,039,643
Other liabilities	21,269,389	16,987,571	17,016,136
TOTAL LIABILITIES	527,482,024	548,586,348	586,551,343
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	3,219	3,529	3,551
RESERVES ON LOANS AND SECURITIES - TOTAL	6,299,150	6,264,325	6,443,382
Reserve for bad debt losses on loans	5,998,689	5,959,272	6,151,274
Other reserves on loans	115,601	119,833	113,427
Reserves on securities	184,860	185,220	178,681
CAPITAL ACCOUNTS - TOTAL	42,566,408	44,971,018	46,905,046
Capital notes and debentures	2,091,879	2,595,983	2,956,180
Equity capital - total	40,474,529	42,375,035	43,948,866
Preferred stock	107,304	112,671	91,930
Common stock	11,137,824	11,602,757	11,811,129
Surplus	18,072,590	19,064,415	19,895,816
Undivided profits	10,145,848	10,601,737	11,135,068
Reserve for contingencies and other capital reserves	1,010,963	993,455	1,014,923
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	576,350,801	599,825,220	639,903,322
MEMORANDA			
Demand deposits adjusted[3]	173,211,757	167,723,995	185,341,989
Average of total deposits for the 15 calendar days ending with call date	465,884,667	491,291,620	497,967,441
Average of total loans for the 15 calendar days ending with call date	301,844,744	310,669,674	317,651,836
Unearned discount on instalment loans included in total capital accounts	233,772	225,789	241,522
PERCENTAGES			
OF TOTAL ASSETS:			
Cash and balances with other banks	16.1	15.9	15.4
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.4	12.2	12.5
Other securities	13.2	14.0	14.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.5	54.0	54.4
Other assets	3.8	3.9	3.8
Total capital accounts	7.4	7.5	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:			
Total capital accounts	10.0	10.1	9.8
NUMBER OF BANKS	13,511	13,556	13,612

NATIONAL BANKS MEMBERS FEDERAL RESERVE SYSTEM			STATE BANKS MEMBERS FEDERAL RESERVE SYSTEM			BANKS NOT MEMBERS FEDERAL RESERVE SYSTEM		
DEC. 31 1970	JUNE 30 1971	DEC. 31 1971	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971	DEC. 31 1970	JUNE 30 1971	DEC. 31 1971
232,709,438	241,966,158	257,259,182	79,169,795	82,385,401	85,258,954	83,367,578	88,572,042	97,050,748
107,672,239	104,817,518	112,990,616	39,233,298	36,966,911	39,415,561	34,991,747	34,977,226	39,369,338
120,849,780	131,280,284	138,908,461	36,805,130	40,613,817	42,601,592	47,307,846	52,479,394	56,420,738
59,260,813	64,850,780	66,624,967	17,324,597	18,941,744	19,429,289	22,230,453	24,456,404	26,111,695
432,871	406,627	387,338	147,437	129,263	94,904	222,616	208,755	194,937
61,156,096	66,022,877	71,896,156	19,333,096	21,542,810	23,077,399	24,854,777	27,814,235	30,114,106
4,187,419	5,868,356	5,360,105	3,131,367	4,804,673	3,241,801	1,067,985	1,115,422	1,260,672
30,204,661	32,163,085	35,528,675	8,454,469	8,952,526	10,321,837	10,796,467	11,571,942	13,136,646
4,744,977	5,122,979	6,019,716	1,720,276	1,865,252	2,412,418	1,449,709	1,490,095	1,831,117
321,559	374,003	374,588	85,278	89,696	70,601	58,639	56,163	85,580
10,291,206	10,388,751	10,109,957	2,990,853	2,631,485	2,878,785	4,502,709	4,373,022	4,725,844
14,846,919	16,277,352	19,024,414	3,658,062	4,366,093	4,960,033	4,785,410	5,652,662	6,494,105
17,736,266	16,800,443	17,956,603	10,120,025	12,697,263	12,546,084	1,112,361	1,129,433	1,404,160
16,392,199	14,912,115	15,616,113	8,957,627	11,727,816	11,352,904	941,113	869,807	1,045,715
802,878	1,138,550	1,620,716	502,498	344,703	528,493	118,673	199,822	292,280
406,388	475,510	550,736	521,001	494,479	549,376	48,024	56,759	63,628
134,801	274,268	169,038	138,899	130,265	115,311	4,551	3,045	2,537
4,785,292	4,610,813	4,804,909	3,768,119	3,448,738	3,649,843	289,384	237,968	266,421
514,602	414,487	374,450	378,081	328,351	408,510	27,000	30,571	20,404
2,871,460	2,890,167	3,015,812	1,669,097	1,889,163	1,964,712	86,749	90,619	73,030
1,270,715	1,192,856	1,357,128	1,612,219	1,167,158	1,199,393	117,692	75,937	124,575
128,515	113,303	57,519	108,722	64,066	77,228	57,943	40,841	48,412
285,435,657	295,540,499	315,549,369	101,512,408	107,483,928	111,776,718	95,565,790	101,511,385	111,857,975
145,479,745	143,192,572	152,378,821	58,544,722	59,986,125	61,458,748	43,145,979	42,988,839	48,441,293
139,955,912	152,347,927	163,170,548	42,967,686	47,497,803	50,317,970	52,419,811	58,522,546	63,416,682
28,471,821	29,443,766	31,564,112	13,232,517	11,186,574	12,054,263	3,263,831	3,420,196	3,748,906
11,829,689	14,472,865	17,302,411	4,368,318	5,474,155	6,431,291	411,034	443,641	446,040
1,280,365	1,185,891	866,103	1,110,093	596,872	446,263	182,070	185,664	151,063
386,110	371,775	378,541	121,358	122,915	124,301	161,077	157,662	165,489
2,096,325	2,265,481	2,243,173	1,560,671	1,611,290	1,590,555	191,670	174,754	205,915
12,879,332	11,147,754	10,773,884	6,072,077	3,381,342	3,461,853	2,317,980	2,458,475	2,780,399
313,907,478	324,984,265	347,113,481	114,744,925	118,670,502	123,830,981	98,829,621	104,931,581	115,606,881
831	1,078	1,052	27	19	19	2,361	2,432	2,480
3,835,776	3,801,974	3,917,239	1,483,117	1,460,774	1,472,082	980,257	1,001,577	1,054,061
3,704,652	3,665,978	3,790,835	1,417,326	1,395,574	1,408,018	876,711	897,720	952,421
41,777	46,926	45,673	22,105	22,054	19,766	51,719	50,853	47,988
89,347	89,070	80,731	43,686	43,146	44,298	51,827	53,004	53,652
24,875,057	26,006,667	27,072,451	9,232,232	9,823,232	10,214,312	8,459,119	9,141,119	9,618,283
1,161,120	1,314,230	1,449,007	660,789	974,820	1,136,040	269,970	306,933	371,133
23,713,937	24,692,437	25,623,444	8,571,443	8,848,412	9,078,272	8,189,149	8,834,186	9,247,150
62,680	64,322	43,282	33,163	33,215	33,215	11,461	15,134	15,433
6,456,797	6,680,548	6,785,463	2,308,702	2,414,786	2,425,720	2,372,325	2,507,423	2,599,946
10,659,140	11,325,084	11,818,285	3,978,383	4,077,677	4,174,414	3,435,067	3,661,654	3,903,117
5,863,824	5,954,583	6,300,098	2,107,657	2,189,956	2,299,469	2,174,367	2,457,198	2,535,501
671,496	667,900	676,316	143,538	132,778	145,454	195,929	192,777	193,153
342,619,142	354,793,984	378,104,223	125,460,301	129,954,527	135,517,394	108,271,358	115,076,709	126,281,705
99,857,962	98,635,938	107,680,063	33,637,575	29,387,151	33,138,802	39,716,220	39,700,906	44,523,124
274,295,812	288,981,102	280,369,010	98,283,202	102,040,815	108,220,696	93,305,653	100,269,703	109,377,735
177,823,734	183,011,817	181,877,459	66,850,131	67,084,080	70,646,322	57,170,879	60,573,777	65,128,055
104,036	92,342	109,783	11,734	10,584	11,459	118,002	122,863	120,280
16.4	16.2	15.7	20.3	21.2	19.9	10.6	9.3	9.9
11.2	11.1	11.4	9.8	9.4	9.7	19.2	18.8	18.8
13.4	14.2	14.0	12.4	13.0	13.5	13.3	14.5	14.3
55.0	54.5	55.0	53.4	52.1	52.7	54.2	54.6	54.3
4.0	4.1	4.0	4.2	4.2	4.2	2.7	2.7	2.7
7.3	7.3	7.2	7.4	7.6	7.5	7.8	7.9	7.6
9.8	9.8	9.5	10.3	10.6	10.4	10.5	10.4	10.0
4,621	4,599	4,600	1,147	1,138	1,128	7,743	7,819	7,884

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	86,199,316	59,406,294	22,662,915	3,011,204	33,732,175	26,793,022
Currency and coin	5,779,355	2,411,286	459,379	133,139	1,818,768	3,368,069
Reserve with Federal Reserve banks (member banks)	27,482,817	18,582,406	5,362,382	956,413	12,263,611	8,900,411
Demand balances with banks in U.S. (except American branches of foreign banks)	13,041,802	4,976,240	1,668,349	95,831	3,212,060	8,065,562
Other balances with banks in United States	1,854,834	1,253,364	137,214	105,959	1,010,191	601,470
Balances with banks in foreign countries	443,662	398,359	107,377	56,851	234,131	45,303
Cash items in process of collection	37,596,846	31,784,639	14,928,214	1,663,011	15,193,414	5,812,207
SECURITIES - TOTAL	127,401,890	62,516,701	14,628,168	4,848,109	43,040,424	64,885,189
U.S. Treasury securities	47,642,979	23,290,555	5,597,488	1,781,526	15,911,541	24,352,424
Securities of other U.S. Government agencies and corps	11,411,944	3,713,964	849,161	213,591	2,651,212	7,697,980
Obligations of States and subdivisions	65,264,688	33,876,291	7,729,069	2,687,875	23,459,347	31,388,397
Other securities	3,082,279	1,635,891	452,450	165,117	1,018,324	1,446,388
INVESTMENT SECURITIES - TOTAL	122,163,893	57,554,714	12,784,549	4,287,658	40,482,507	64,609,179
U.S. Treasury securities	45,333,581	21,052,548	4,828,294	1,429,203	14,795,051	24,281,033
Securities of other U.S. Government agencies and corps	10,719,626	3,065,013	510,672	148,638	2,405,703	7,654,613
Obligations of States and subdivisions	63,221,537	31,979,992	6,993,133	2,578,825	22,408,034	31,241,545
Other securities	2,889,149	1,457,161	452,450	130,992	873,719	1,431,988
TRADING ACCOUNT SECURITIES - TOTAL	5,237,997	4,961,987	1,843,619	560,451	2,557,917	276,010
U.S. Treasury securities	2,309,398	2,238,007	769,194	352,323	1,116,490	71,391
Securities of other U.S. Government agencies and corps	692,318	648,951	338,489	64,953	245,509	43,367
Obligations of States and subdivisions	2,043,151	1,896,299	735,936	109,050	1,051,313	146,852
Other securities	193,130	178,730	0	34,125	144,605	14,400
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	15,379,764	9,165,255	773,615	620,970	7,770,670	6,214,509
With domestic commercial banks	12,832,845	6,902,684	511,285	491,870	5,899,529	5,930,161
With brokers and dealers in securities	1,951,644	1,697,330	154,285	0	1,543,045	254,314
With others	595,275	565,241	108,045	129,100	328,096	30,034
OTHER LOANS AND DISCOUNTS - TOTAL	262,910,904	158,306,082	47,940,259	11,693,027	98,672,796	104,604,822
Real estate loans - total	61,153,190	27,744,200	4,495,578	948,569	22,300,053	33,408,990
Secured by farmland	1,964,932	259,023	1,560	1,826	255,637	1,705,909
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,404,857	3,878,359	279,807	75,862	3,522,690	2,526,498
Guaranteed by Veterans Administration	2,565,860	1,508,023	219,386	22,263	1,266,374	1,057,837
Not insured or guaranteed by FHA or VA	27,263,738	10,649,792	1,283,111	441,603	8,925,078	16,613,946
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	714,290	472,490	125,941	33,792	312,757	241,800
Not insured by FHA	2,538,660	1,697,943	404,565	51,061	1,242,317	840,717
Secured by other properties	19,700,853	9,278,570	2,181,208	322,162	6,775,200	10,422,283
Loans to domestic commercial and foreign banks	4,123,229	3,775,015	1,721,599	382,239	1,671,177	348,214
Loans to other financial institutions	15,713,237	13,062,645	3,997,496	1,567,890	7,497,259	2,650,592
Loans to brokers and dealers in securities	6,895,170	6,421,384	4,701,124	527,474	1,192,786	473,786
Other loans for purchasing or carrying securities	3,166,834	2,346,090	676,688	262,670	1,406,732	820,744
Loans to farmers (excluding loans on real estate)	7,310,558	1,711,136	29,792	51,355	1,629,989	5,599,422
Commercial and industrial loans (incl. open market paper	101,493,161	73,278,058	26,525,906	6,354,783	40,397,369	28,215,103
Other loans to individuals - total	55,847,641	24,722,252	4,150,764	1,166,949	19,404,539	31,125,389
Passenger automobile instalment loans	17,437,324	6,031,026	339,915	125,317	5,565,794	11,406,298
Credit cards and related plans:						
Retail (charge account) credit card plans	4,085,373	2,891,953	521,425	125,032	2,245,496	1,193,420
Check credit and revolving credit plans	1,276,233	887,143	205,899	21,880	659,364	389,090
Other retail consumer instalment loans:						
Mobil homes, not including travel trailers	3,433,396	1,169,926	2,460	31,462	1,136,004	2,263,470
Other retail consumer goods	3,177,834	1,140,762	110,495	89,482	940,785	2,037,072
Residential repair and modernization instalment loans	2,975,456	1,345,777	168,134	37,305	1,140,338	1,629,679
Other instalment loans for personal expenditures	8,201,281	3,283,119	870,042	145,893	2,267,184	4,918,162
Single-payment loans for personal expenditures	15,260,744	7,972,546	1,932,394	590,578	5,449,574	7,288,198
All other loans (including overdrafts)	7,207,884	5,245,302	1,641,312	431,098	3,172,892	1,962,582
TOTAL LOANS AND SECURITIES	405,692,558	229,988,038	63,342,042	17,162,106	149,483,890	175,704,520
Bank premises, furniture and fixtures, and other assets representing bank premises	8,210,149	4,603,213	921,860	336,808	3,344,545	3,606,936
Real estate owned other than bank premises	267,306	128,437	27,898	528	100,011	138,869
Investments in subsidiaries not consolidated	902,989	881,648	424,951	58,592	398,105	21,341
Customers' liability on acceptances outstanding	3,710,327	3,571,841	2,235,182	255,316	1,081,343	138,486
Other assets	6,990,475	5,086,882	1,846,222	418,286	2,822,374	1,903,593
TOTAL ASSETS	511,973,120	303,666,353	91,461,070	21,242,840	190,962,443	208,306,767

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	341,315,901	184,994,028	48,703,061	12,808,187	123,482,780	156,321,873
Individuals, partnerships, and corporations - demand	152,074,386	88,079,429	25,566,735	6,308,987	56,203,707	63,994,957
Individuals, partnerships, and corporations - time	180,654,089	90,300,567	19,295,264	6,259,218	64,746,085	90,353,522
Savings deposits	85,925,653	40,214,946	6,250,545	2,156,105	31,808,296	45,710,707
Deposits accumulated for payment of personal loans	482,242	111,643	0	28,859	82,784	370,599
Other deposits of individuals, partnerships, and corps	94,246,194	49,973,978	13,044,719	4,074,254	32,855,005	44,272,216
Certified and officers' checks, letters of credit, travelers' checks, etc.	8,587,426	6,614,032	3,841,062	239,982	2,532,988	1,973,394
GOVERNMENT DEPOSITS - TOTAL	45,746,538	23,938,634	4,533,634	1,506,638	17,898,362	21,807,904
United States Government - demand	8,427,333	5,433,303	1,512,636	363,488	3,557,179	2,994,030
United States Government - time	444,601	277,842	51,250	1,365	225,227	166,759
States and subdivisions - demand	12,958,330	4,842,377	909,381	333,058	3,599,938	8,115,953
States and subdivisions - time	23,916,274	13,385,112	2,060,367	808,727	10,516,018	10,531,162
DOMESTIC INTERBANK DEPOSITS - TOTAL	30,475,965	26,433,247	13,159,341	1,754,777	11,519,129	4,042,718
Commercial banks in the United States - demand	26,956,845	23,576,648	11,525,661	1,591,201	10,459,786	3,380,197
Commercial banks in the United States - time	2,134,659	1,900,146	953,826	162,422	783,898	234,513
Mutual savings banks in the United States - demand	1,100,112	700,028	521,259	1,154	177,615	400,084
Mutual savings banks in the United States - time	284,349	256,425	158,595	0	97,830	27,924
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,449,930	8,345,423	5,327,186	610,137	2,408,100	104,507
Foreign governments, central banks, etc. - demand	782,822	777,888	625,780	14,269	137,839	4,934
Foreign governments, central banks, etc. - time	4,980,524	4,954,629	2,849,592	489,426	1,615,611	25,895
Banks in foreign countries - demand	2,556,372	2,483,314	1,778,688	100,767	603,859	73,058
Banks in foreign countries - time	130,212	129,592	73,126	5,675	50,791	620
TOTAL DEPOSITS	425,988,334	243,711,332	71,723,222	16,679,739	155,308,371	182,277,002
Demand	213,443,626	132,507,019	46,281,202	8,952,906	77,272,911	80,936,607
Time	212,544,708	111,204,313	25,442,020	7,726,833	78,035,460	101,340,395
MISCELLANEOUS LIABILITIES - TOTAL	43,307,631	34,304,801	11,209,294	2,582,535	20,512,972	9,002,830
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	23,733,702	21,005,303	5,012,833	1,688,128	14,304,342	2,728,399
Other liabilities for borrowed money	1,312,366	923,027	181,932	246,463	494,632	389,339
Mortgage indebtedness	502,842	341,645	83,485	5,767	252,393	161,197
Acceptances outstanding	3,832,975	3,692,455	2,342,508	257,930	1,092,017	140,520
Other liabilities	13,925,746	8,342,371	3,588,536	384,247	4,369,588	5,583,375
TOTAL LIABILITIES	469,295,965	278,016,133	82,932,516	19,262,274	175,821,343	191,279,832
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	1,071	512	0	0	512	559
RESERVES ON LOANS AND SECURITIES - TOTAL	5,389,321	3,484,739	1,243,228	298,306	1,943,205	1,904,582
Reserve for bad debt losses on loans	5,198,853	3,413,866	1,243,024	289,547	1,881,295	1,784,987
Other reserves on loans	65,439	13,434	204	1,927	11,303	52,005
Reserves on securities	125,029	57,439	0	6,832	50,607	67,590
CAPITAL ACCOUNTS - TOTAL	37,286,763	22,164,969	7,285,326	1,682,260	13,197,383	15,121,794
Capital notes and debentures	2,585,047	2,052,331	857,239	43,948	1,151,144	532,716
Equity capital - total	34,701,716	20,112,638	6,428,087	1,638,312	12,046,239	14,589,078
Preferred stock	76,497	59,094	20,000	0	39,094	17,403
Common stock	9,211,183	5,412,985	1,741,214	515,162	3,156,609	3,798,198
Surplus	15,992,699	9,802,454	3,235,371	755,976	5,811,107	6,190,245
Undivided profits	8,599,567	4,348,532	1,328,502	235,124	2,784,906	4,251,035
Reserve for contingencies and other capital reserves	821,770	489,573	103,000	132,050	254,523	332,197
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	511,973,120	303,666,353	91,461,070	21,242,840	190,962,443	208,306,767
MEMORANDA						
Demand deposits adjusted[3]	140,462,602	71,712,429	18,314,691	5,335,206	48,062,532	68,750,173
Average of total deposits for the 15 calendar days ending with call date	387,391,854	208,940,703	42,542,838	16,343,944	150,053,921	178,451,151
Average of total loans for the 15 calendar days ending with call date	251,630,788	146,961,872	37,413,314	11,728,794	97,819,764	104,668,916
Unearned discount on instalment loans included in total capital accounts	121,242	0	0	0	0	121,242
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	16.8	19.6	24.8	14.2	17.7	12.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.9	7.9	5.8	7.4	9.0	15.3
Other securities	13.9	12.6	10.2	15.4	13.5	15.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.4	55.1	53.3	58.0	55.7	53.2
Other assets	3.9	4.7	6.0	5.0	4.1	2.8
Total capital accounts	7.3	7.3	8.0	7.9	6.9	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES						
Total capital accounts	9.8	9.9	11.4	10.0	9.3	9.6
NUMBER OF BANKS	5,728	177	12	9	156	5,551

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,713,745	1,746,539	3,460,284	2,743,129	717,155
Currency and coin	46,834	264,728	311,562	238,693	72,869
Reserve with Federal Reserve banks (member banks)	605,777	513,318	1,119,095	905,437	213,658
Demand balances with banks in U.S. (except American branches of foreign banks)	120,248	316,681	436,929	342,561	94,368
Other balances with banks in United States	29,112	14,697	43,809	40,199	3,610
Balances with banks in foreign countries	15,223	10,056	25,279	18,541	6,738
Cash items in process of collection	896,551	627,059	1,523,610	1,197,698	325,912
SECURITIES - TOTAL	1,480,284	3,194,960	4,675,244	3,376,013	1,299,231
U.S. Treasury securities	479,063	957,348	1,436,411	1,126,120	310,291
Securities of other U.S. Government agencies and corps.	143,670	195,746	339,416	202,771	136,645
Obligations of States and subdivisions	829,473	1,963,419	2,792,892	1,968,213	824,679
Other securities	28,078	78,447	106,525	78,909	27,616
INVESTMENT SECURITIES - TOTAL	1,402,580	3,167,188	4,569,768	3,292,535	1,277,233
U.S. Treasury securities	474,682	957,348	1,432,030	1,122,785	309,245
Securities of other U.S. Government agencies and corps.	138,662	195,746	334,408	197,763	136,645
Obligations of States and subdivisions	761,161	1,935,817	2,696,978	1,893,251	803,727
Other securities	28,075	78,277	106,352	78,736	27,616
TRADING ACCOUNT SECURITIES - TOTAL	77,704	27,772	105,476	83,478	21,998
U.S. Treasury securities	4,381	0	4,381	3,335	1,046
Securities of other U.S. Government agencies and corps.	5,008	0	5,008	5,008	0
Obligations of States and subdivisions	68,312	27,602	95,914	74,962	20,952
Other securities	3	170	173	173	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	155,822	369,434	525,256	460,356	64,900
With domestic commercial banks	155,822	335,690	491,512	429,612	61,900
With brokers and dealers in securities	0	33,344	33,344	30,344	3,000
With others	0	400	400	400	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,725,412	7,428,213	11,153,625	8,668,389	2,485,236
Real estate loans - total	381,749	2,410,712	2,792,461	2,183,828	608,633
Secured by farmland	4	20,645	20,649	17,533	3,116
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	6,358	137,236	143,594	117,565	26,029
Guaranteed by Veterans Administration	4,139	38,219	42,358	34,846	7,512
Not insured or guaranteed by FHA or VA	70,346	1,228,864	1,299,210	1,002,773	296,437
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	51,097	3,428	54,525	47,976	6,549
Not insured by FHA	45,043	50,154	95,197	76,371	18,826
Secured by other properties	204,762	932,166	1,136,928	886,764	250,164
Loans to domestic commercial and foreign banks	87,608	14,154	101,762	81,405	20,357
Loans to other financial institutions	456,186	258,858	715,044	572,570	142,474
Loans to brokers and dealers in securities	32,367	37,864	70,231	48,318	21,913
Other loans for purchasing or carrying securities	17,583	12,489	30,072	24,474	5,598
Loans to farmers (excluding loans on real estate)	3,204	34,151	37,355	31,555	5,800
Commercial and industrial loans (incl. open market paper)	2,227,431	2,400,560	4,627,991	3,720,708	907,283
Other loans to individuals - total	485,383	2,058,704	2,544,087	1,832,975	711,112
Passenger automobile instalment loans	50,876	637,771	688,647	510,215	178,432
Credit cards and related plans:					
Retail (charge account) credit card plans	67,219	144,947	212,166	123,133	89,033
Check credit and revolving credit plans	47,378	46,593	93,971	78,638	15,333
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	6,876	58,684	65,560	46,863	18,697
Other retail consumer goods	11,863	82,120	93,983	74,445	19,538
Residential repair and modernization instalment loans	16,736	115,624	132,360	98,806	33,554
Other instalment loans for personal expenditures	134,722	361,793	496,515	391,881	104,634
Single-payment loans for personal expenditures	149,713	611,172	760,885	508,994	251,891
All other loans (including overdrafts)	33,901	200,721	234,622	172,556	62,066
TOTAL LOANS AND SECURITIES	5,361,518	10,992,607	16,354,125	12,504,758	3,849,367
Bank premises, furniture and fixtures, and other assets representing bank premises	137,433	266,048	403,481	315,489	87,992
Real estate owned other than bank premises	100	6,787	6,887	2,968	3,919
Investments in subsidiaries not consolidated	28,815	5,374	34,189	27,322	6,867
Customers' liability on acceptances outstanding	64,327	19,026	83,353	69,503	13,850
Other assets	173,735	106,358	280,093	225,024	55,069
TOTAL ASSETS	7,479,673	13,142,739	20,622,412	15,888,193	4,734,219

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
23,105,467	3,753,414	26,858,881	10,380,268	16,478,613	1,937,748	1,417,263	3,355,011	1,975,550	1,379,461
520,878	586,783	1,107,661	628,641	479,020	155,060	247,537	402,597	270,616	131,981
5,566,810	1,265,813	6,832,623	2,920,317	3,912,306	638,340	512,433	1,150,773	697,056	453,717
1,706,392	672,296	2,378,688	1,387,342	991,346	277,666	414,674	692,340	441,938	250,402
137,284	67,027	204,311	53,374	150,937	56,400	15,997	72,397	31,688	40,709
114,229	18,341	132,570	56,127	76,443	17,016	16	17,032	5,349	11,683
15,059,874	1,143,154	16,203,028	5,334,467	10,868,561	793,266	226,606	1,019,872	528,903	490,969
15,467,771	10,666,078	26,133,849	13,706,848	12,427,001	2,096,671	4,415,809	6,512,480	4,582,003	1,930,477
5,852,950	3,029,201	8,882,151	5,009,721	3,872,430	643,538	1,564,836	2,208,374	1,614,397	593,977
855,686	1,133,939	1,989,625	839,695	1,149,930	50,156	467,647	517,803	447,540	70,263
8,298,967	6,221,996	14,520,963	7,449,592	7,071,371	1,348,714	2,216,765	3,565,479	2,341,091	1,224,388
460,168	280,942	741,110	407,840	333,270	54,263	166,561	220,824	178,975	41,849
13,592,608	10,623,684	24,216,292	12,862,931	11,353,361	2,065,478	4,415,809	6,481,287	4,571,684	1,909,603
5,083,756	3,027,187	8,110,943	4,556,726	3,554,217	643,538	1,564,836	2,208,374	1,614,397	593,977
516,197	1,131,189	1,647,386	742,654	904,732	50,156	467,647	517,803	447,540	70,263
7,532,927	6,184,486	13,717,413	7,155,711	6,561,702	1,317,521	2,216,765	3,534,286	2,330,772	1,203,514
459,728	280,822	740,550	407,840	332,710	54,263	166,561	220,824	178,975	41,849
1,875,163	42,394	1,917,557	843,917	1,073,640	31,193	0	31,193	10,319	20,874
769,194	2,014	771,208	452,995	318,213	0	0	0	0	0
339,489	2,750	342,239	97,041	245,198	0	0	0	0	0
766,040	37,510	803,550	293,881	509,669	31,193	0	31,193	10,319	20,874
440	120	560	0	560	0	0	0	0	0
812,936	782,481	1,595,417	734,185	861,232	182,494	359,950	542,444	443,524	98,920
525,615	745,261	1,270,876	531,116	739,760	124,900	359,620	484,520	385,600	98,920
178,276	34,636	212,912	158,140	54,772	57,594	30	57,624	57,624	0
109,045	2,584	111,629	44,929	66,700	0	300	300	300	0
50,081,920	17,159,124	67,241,044	35,518,600	31,722,444	6,314,279	6,959,549	13,273,828	8,306,619	4,967,209
5,039,981	6,116,488	11,156,469	7,056,272	4,100,197	824,753	2,949,087	3,773,840	2,870,743	903,097
12,074	70,169	82,243	48,934	33,309	2,894	123,692	126,586	118,193	8,393
321,652	611,499	933,151	668,092	265,059	36,119	137,924	174,043	109,930	64,113
247,919	388,392	636,311	439,862	196,449	9,715	55,037	64,752	48,637	16,115
1,564,661	3,017,800	4,582,461	3,063,694	1,518,767	318,726	1,719,704	2,038,430	1,655,851	382,579
125,953	142,073	268,026	79,993	188,033	29,749	7,385	37,134	6,042	31,092
418,844	137,920	556,764	350,271	206,493	62,720	61,580	124,300	50,622	73,678
2,348,878	1,748,635	4,097,513	2,405,426	1,692,087	364,830	843,765	1,208,595	881,468	327,127
1,849,974	137,083	1,987,057	936,876	1,050,181	113,291	11,740	125,031	67,697	57,334
4,079,209	630,411	4,709,620	2,204,114	2,505,506	811,534	101,906	913,440	301,482	611,958
4,705,309	175,622	4,880,931	1,839,736	3,041,195	96,599	16,267	112,866	52,296	60,570
679,493	91,073	770,566	323,927	446,639	59,582	22,801	82,383	38,005	44,378
41,424	137,937	179,361	107,503	71,858	11,616	149,443	161,059	152,066	8,993
27,345,015	4,692,309	32,037,324	16,756,610	15,280,714	3,037,272	1,562,632	4,599,904	2,449,154	2,150,750
4,625,403	4,809,376	9,434,779	5,417,204	4,017,575	1,062,365	1,945,168	3,007,533	2,062,348	945,185
503,892	1,409,765	1,913,657	1,202,740	710,917	234,614	641,436	876,050	657,662	218,388
566,938	170,681	737,619	429,651	307,968	44,617	34,503	79,120	65,270	13,850
265,480	140,863	406,343	205,087	201,256	106,504	35,183	141,687	44,094	97,593
16,665	206,393	223,058	133,066	89,992	38,331	98,134	136,465	98,226	38,239
128,938	260,056	388,994	257,500	131,494	18,612	108,813	127,425	105,531	21,894
205,239	342,538	547,777	327,041	220,736	35,920	112,243	148,163	105,693	42,470
928,676	1,010,164	1,938,840	1,226,537	712,303	259,815	457,183	716,998	501,693	215,305
2,009,575	1,268,916	3,278,491	1,635,582	1,642,909	323,952	457,673	781,625	484,179	297,446
1,716,112	368,825	2,084,937	876,358	1,208,579	297,267	200,505	497,772	312,828	184,944
66,362,627	28,607,683	94,970,310	49,959,633	45,010,677	8,593,444	11,735,308	20,328,752	13,332,146	6,996,606
971,720	515,493	1,487,213	802,279	684,934	123,420	222,478	345,898	240,662	105,236
28,338	12,525	40,863	15,517	25,346	2,544	4,112	6,656	5,509	1,147
424,951	10,797	435,748	325,718	110,030	91,812	522	92,334	50,457	41,877
2,264,498	48,297	2,312,795	1,069,118	1,243,677	50,584	1,339	51,923	15,815	36,108
1,918,072	373,346	2,291,418	1,101,401	1,190,017	289,218	97,525	386,743	135,385	251,358
95,075,673	33,321,555	128,397,228	63,653,934	64,743,294	11,088,770	13,478,547	24,567,317	15,755,524	8,811,793

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,045,737	9,595,571	13,641,308	10,427,718	3,213,590
Individuals, partnerships, and corporations - demand	2,616,222	4,765,675	7,381,897	5,530,042	1,851,855
Individuals, partnerships, and corporations - time	1,337,629	4,694,513	6,032,142	4,719,561	1,312,581
Savings deposits	433,496	3,056,297	3,489,793	2,720,189	769,604
Deposits accumulated for payment of personal loans	0	1,057	1,057	1,037	20
Other deposits of individuals, partnerships, and corps.	904,133	1,637,159	2,541,292	1,998,335	542,957
Certified and officers' checks, letters of credit, travelers' checks, etc.	91,886	135,383	227,269	178,115	49,154
GOVERNMENT DEPOSITS - TOTAL	655,600	1,343,931	1,999,531	1,465,211	534,320
United States Government - demand	149,170	283,030	432,200	330,762	101,438
United States Government - time	7,869	922	8,791	8,787	4
States and subdivisions - demand	244,364	571,501	815,865	620,239	195,626
States and subdivisions - time	254,197	488,478	742,675	505,423	237,252
DOMESTIC INTERBANK DEPOSITS - TOTAL	832,612	314,255	1,146,867	973,563	173,304
Commercial banks in the United States - demand	628,908	194,524	823,432	733,382	90,050
Commercial banks in the United States - time	32,780	2,429	35,209	25,433	9,776
Mutual savings banks in the United States - demand	81,574	111,222	192,796	142,138	50,658
Mutual savings banks in the United States - time	89,350	6,080	95,430	72,610	22,820
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	165,977	7,803	173,780	144,197	29,583
Foreign governments, central banks, etc. - demand	4,184	0	4,184	4,169	15
Foreign governments, central banks, etc. - time	109,100	100	109,200	96,200	13,000
Banks in foreign countries - demand	52,093	7,703	59,796	43,228	16,568
Banks in foreign countries - time	600	0	600	600	0
TOTAL DEPOSITS	5,699,926	11,261,560	16,961,486	13,010,689	3,950,797
Demand	3,868,401	6,069,038	9,937,439	7,582,075	2,355,364
Time	1,831,525	5,192,522	7,024,047	5,428,614	1,595,433
MISCELLANEOUS LIABILITIES - TOTAL	1,078,702	731,475	1,810,177	1,457,244	352,933
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	824,558	197,622	1,022,180	833,911	188,269
Other liabilities for borrowed money	13,233	17,903	31,136	30,709	427
Mortgage indebtedness	487	4,385	4,872	3,841	1,031
Acceptances outstanding	67,141	19,026	86,167	72,167	14,000
Other liabilities	173,283	492,539	665,822	516,616	149,206
TOTAL LIABILITIES	6,778,628	11,993,035	18,771,663	14,467,933	4,303,730
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	89,321	132,591	221,912	173,174	48,738
Reserve for bad debt losses on loans	88,027	130,891	218,918	170,200	48,718
Other reserves on loans	1,229	171	1,400	1,400	0
Reserves on securities	65	1,529	1,594	1,574	20
CAPITAL ACCOUNTS - TOTAL	611,724	1,017,113	1,628,837	1,247,086	381,751
Capital notes and debentures	50,000	40,451	90,451	49,533	40,918
Equity capital - total	561,724	976,662	1,538,386	1,197,553	340,833
Preferred stock	0	680	680	480	200
Common stock	117,981	235,821	353,802	268,902	84,900
Surplus	294,269	480,266	774,535	603,399	171,136
Undivided profits	123,800	255,166	378,966	294,719	84,247
Reserve for contingencies and other capital reserves	25,674	4,729	30,403	30,053	350
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,479,673	13,142,739	20,622,412	15,888,193	4,734,219
MEMORANDA					
Demand deposits adjusted[3]	2,193,772	4,964,425	7,158,197	5,320,233	1,837,964
Average of total deposits for the 15 calendar days ending with call date	5,693,126	11,105,797	16,798,923	12,898,175	3,900,748
Average of total loans for the 15 calendar days ending with call date	3,735,262	7,368,797	11,104,059	8,569,963	2,534,096
Unearned discount on instalment loans included in total capital accounts	0	3,538	3,538	3,538	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	22.9	13.3	16.8	17.3	15.1
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.2	8.8	8.6	8.3	9.4
Other securities	11.6	15.5	14.1	12.9	18.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.9	59.3	56.6	57.5	53.9
Other assets	5.4	3.1	3.9	4.0	3.5
Total capital accounts	8.2	7.7	7.9	7.8	8.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.6	9.7	10.4	10.4	10.3
NUMBER OF BANKS	4	223	227	203	24

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
51,021,291	24,064,378	75,085,669	40,040,922	35,044,747	7,133,630	10,777,022	17,910,652	11,956,512	5,954,140
26,388,665	9,849,959	36,238,624	18,193,524	18,045,100	3,535,807	3,741,689	7,277,496	4,478,100	2,799,396
20,762,038	13,791,824	34,553,862	19,980,794	14,573,068	3,464,953	6,949,030	10,413,983	7,378,229	3,035,754
7,088,242	8,887,288	15,975,530	10,118,806	5,856,724	1,291,117	3,830,014	5,121,131	3,903,015	1,218,116
0	1,143	1,143	1,133	10	0	54	54	54	0
13,673,796	4,903,393	18,577,189	9,860,855	8,716,334	2,173,836	3,118,962	5,292,798	3,475,160	1,817,638
3,870,588	422,595	4,293,183	1,866,604	2,426,579	132,870	86,303	219,173	100,183	118,990
5,032,429	4,200,589	9,233,018	4,939,452	4,293,566	636,547	973,840	1,610,387	1,115,290	495,097
1,553,125	467,426	2,020,551	839,247	1,181,304	249,239	172,281	421,520	202,410	219,110
56,023	7,773	63,796	32,070	31,726	95	1,710	1,805	1,724	81
1,029,792	1,669,192	2,698,984	1,471,842	1,227,142	183,662	453,946	637,608	514,536	123,072
2,393,489	2,056,198	4,449,687	2,596,293	1,853,394	203,551	345,903	549,454	396,620	152,834
13,254,361	397,421	13,651,782	3,921,115	9,730,667	785,721	53,036	838,757	362,901	475,856
11,602,631	238,900	11,841,531	3,051,888	8,789,643	658,021	45,448	703,469	318,198	385,271
955,706	21,105	976,811	584,005	392,806	90,759	1,591	92,350	28,198	64,152
535,979	123,715	659,694	199,787	459,907	33,711	5,997	39,708	16,475	23,233
160,045	13,701	173,746	85,435	88,311	3,230	0	3,230	30	3,200
5,333,233	58,560	5,391,793	2,131,885	3,259,908	200,944	172	201,116	86,836	114,280
625,780	552	626,332	233,893	392,439	12,483	15	12,498	3,246	9,252
2,850,592	24,795	2,875,387	1,086,679	1,788,708	113,561	0	113,561	48,304	65,257
1,781,385	33,213	1,814,598	781,382	1,033,216	67,458	137	67,595	33,474	34,121
75,476	0	75,476	29,931	45,545	7,442	20	7,462	1,812	5,650
74,641,314	28,720,948	103,362,262	51,033,374	52,328,888	8,756,842	11,804,070	20,560,912	13,521,539	7,039,373
47,387,945	12,805,552	60,193,497	26,638,167	33,555,330	4,873,251	4,505,816	9,379,067	5,666,622	3,712,445
27,253,369	15,915,396	43,168,765	24,395,207	18,773,558	3,883,591	7,298,254	11,181,845	7,854,917	3,326,928
11,597,592	1,818,739	13,416,331	6,681,294	6,735,037	1,294,006	501,458	1,795,464	839,978	955,486
5,166,637	545,498	5,712,135	2,415,230	3,296,905	880,500	90,150	970,650	400,005	570,645
291,358	234,305	525,663	189,296	336,367	33,172	18,535	51,707	19,550	32,157
86,828	28,008	114,836	53,274	61,562	4,521	6,854	11,375	10,984	391
2,371,827	49,211	2,421,038	1,103,635	1,317,403	51,329	1,358	52,687	16,500	36,187
3,680,942	961,717	4,642,659	2,919,859	1,722,800	324,484	384,561	709,045	392,939	316,106
86,238,906	30,539,687	116,778,593	57,714,668	59,063,925	10,050,848	12,305,528	22,356,376	14,361,517	7,994,859
0	0	0	0	0	0	0	0	0	0
1,298,022	333,246	1,631,268	880,710	750,558	131,714	129,296	261,010	160,421	100,589
1,297,692	325,553	1,623,245	876,315	746,930	130,614	127,055	257,669	158,478	99,191
260	3,908	4,168	2,129	2,039	1,100	629	1,729	406	1,323
70	3,785	3,855	2,266	1,589	0	1,612	1,612	1,537	75
7,538,745	2,448,622	9,987,367	5,058,556	4,928,811	906,208	1,043,723	1,949,931	1,233,586	716,345
873,889	124,874	998,763	329,968	668,795	179,999	20,689	200,688	60,689	139,999
6,664,856	2,323,748	8,988,604	4,728,588	4,260,016	726,209	1,023,034	1,749,243	1,172,897	576,346
20,000	125	20,125	20,125	0	0	447	447	447	0
1,823,642	608,948	2,432,590	1,267,362	1,165,228	140,932	235,603	376,535	241,778	134,757
3,330,621	1,005,854	4,336,475	2,410,625	1,925,850	425,130	487,162	912,292	602,898	309,394
1,387,593	651,544	2,039,137	905,175	1,133,962	149,778	291,490	441,268	319,595	121,673
103,000	57,277	160,277	125,301	34,976	10,369	8,332	18,701	8,179	10,522
95,075,673	33,321,555	128,397,228	63,653,934	64,743,294	11,088,770	13,478,547	24,567,317	15,755,524	8,811,793
19,172,315	10,956,072	30,128,387	17,412,565	12,715,822	3,172,725	4,061,481	7,234,206	4,617,111	2,617,095
45,429,654	28,058,954	73,488,608	23,080,323	50,408,285	8,542,018	11,709,588	20,251,606	13,401,691	6,849,915
39,532,665	17,215,145	56,747,810	24,180,807	32,567,003	6,300,626	7,051,758	13,352,384	8,284,260	5,068,124
0	4,290	4,290	4,034	256	0	9,342	9,342	9,322	20
24.3	11.3	20.9	16.3	25.5	17.5	10.5	13.7	12.5	15.7
5.9	12.5	7.6	8.3	6.9	6.3	15.1	11.1	13.1	7.5
10.4	19.5	12.8	13.2	12.3	12.7	17.7	15.4	16.0	14.4
53.5	53.8	53.6	57.0	50.3	58.6	54.3	56.2	55.5	57.5
5.9	2.9	5.1	5.2	5.0	5.0	2.4	3.6	2.8	4.9
7.9	7.3	7.8	7.9	7.6	8.2	7.7	7.9	7.8	8.1
11.3	9.2	10.7	10.4	11.0	10.7	9.9	10.3	10.1	10.5
15	325	340	244	96	6	300	306	281	25

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,141,617	1,832,502	4,974,119	3,756,608	1,217,511
Currency and coin	234,730	314,245	548,975	404,028	144,947
Reserve with Federal Reserve banks (member banks)	1,321,273	629,318	1,950,591	1,473,464	477,127
Demand balances with banks in U.S. (except American branches of foreign banks)	348,383	600,003	948,386	744,458	203,928
Other balances with banks in United States	106,551	24,523	131,074	86,633	44,441
Balances with banks in foreign countries	33,852	1,089	34,941	31,013	3,928
Cash items in process of collection	1,096,828	263,324	1,360,152	1,017,012	343,140
SECURITIES - TOTAL	5,855,354	5,470,799	11,326,153	8,521,929	2,804,224
U.S. Treasury securities	1,888,886	2,491,985	4,380,871	3,294,544	1,086,327
Securities of other U.S. Government agencies and corps.	258,328	449,871	708,199	534,904	173,295
Obligations of States and subdivisions	3,562,072	2,425,161	5,987,233	4,483,154	1,504,079
Other securities	146,068	103,782	249,850	209,327	40,523
INVESTMENT SECURITIES - TOTAL	5,454,421	5,470,058	10,924,479	8,121,363	2,803,116
U.S. Treasury securities	1,844,430	2,491,910	4,336,340	3,250,382	1,085,958
Securities of other U.S. Government agencies and corps.	243,991	449,871	693,862	520,920	172,942
Obligations of States and subdivisions	3,240,677	2,424,495	5,665,172	4,161,277	1,503,895
Other securities	125,323	103,782	229,105	188,784	40,321
TRADING ACCOUNT SECURITIES - TOTAL	400,933	741	401,674	400,566	1,108
U.S. Treasury securities	44,456	75	44,531	44,162	369
Securities of other U.S. Government agencies and corps.	14,337	0	14,337	13,984	353
Obligations of States and subdivisions	321,395	666	322,061	321,877	184
Other securities	20,745	0	20,745	20,543	202
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	1,040,539	455,589	1,496,128	1,149,893	346,235
With domestic commercial banks	781,585	455,589	1,237,174	901,049	336,125
With brokers and dealers in securities	247,947	0	247,947	247,837	110
With others	11,007	0	11,007	1,007	10,000
OTHER LOANS AND DISCOUNTS - TOTAL	10,232,628	8,183,261	18,415,889	13,411,029	5,004,860
Real estate loans - total	2,261,675	3,056,458	5,318,133	3,574,058	1,744,075
Secured by farmland	8,094	216,934	225,028	162,383	62,645
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	130,803	55,085	185,888	150,278	35,610
Guaranteed by Veterans Administration	108,994	32,883	141,877	113,565	28,312
Not insured or guaranteed by FHA or VA	1,063,953	1,713,820	2,777,773	1,995,957	781,816
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	57,471	15,676	73,147	59,652	13,495
Not insured by FHA	89,188	59,752	148,940	61,791	87,149
Secured by other properties	803,172	962,308	1,765,480	1,030,432	735,048
Loans to domestic commercial and foreign banks	220,980	4,548	225,528	203,889	21,639
Loans to other financial institutions	572,187	137,121	709,308	521,065	188,243
Loans to brokers and dealers in securities	143,651	31,771	175,422	102,928	72,494
Other loans for purchasing or carrying securities	87,999	34,070	122,069	88,041	34,028
Loans to farmers (excluding loans on real estate)	5,248	207,742	212,990	160,224	52,766
Commercial and industrial loans (incl. open market paper)	4,438,227	1,693,814	6,132,041	4,505,981	1,626,060
Other loans to individuals - total	2,114,683	2,834,955	4,949,638	3,874,048	1,075,590
Passenger automobile instalment loans	606,720	1,210,520	1,817,240	1,446,881	370,359
Credit cards and related plans:					
Retail (charge account) credit card plans	209,083	130,171	339,254	253,596	85,658
Check credit and revolving credit plans	57,200	14,014	71,214	66,983	4,231
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	127,437	159,717	287,154	240,744	46,410
Other retail consumer goods	81,328	184,486	265,814	195,236	70,578
Residential repair and modernization instalment loans	179,253	162,063	341,316	293,225	48,091
Other instalment loans for personal expenditures	298,353	395,340	693,693	549,309	144,384
Single-payment loans for personal expenditures	555,309	578,644	1,133,953	828,074	305,879
All other loans (including overdrafts)	387,978	182,782	570,760	380,795	189,965
TOTAL LOANS AND SECURITIES	17,128,521	14,109,649	31,238,170	23,082,851	8,155,319
Bank premises, furniture and fixtures, and other assets representing bank premises	288,867	258,564	547,431	404,643	142,788
Real estate owned other than bank premises	7,644	4,905	12,549	11,395	1,154
Investments in subsidiaries not consolidated	23,544	274	23,818	22,519	1,299
Customers' liability on acceptances outstanding	37,643	3,121	40,764	37,802	2,962
Other assets	250,166	111,990	362,156	266,542	95,614
TOTAL ASSETS	20,878,002	16,321,005	37,199,007	27,582,360	9,616,647

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,316,731	1,727,755	4,044,486	3,346,702	697,784	2,565,436	3,413,293	5,978,729	5,409,077	569,652
214,005	244,723	458,728	384,888	73,840	113,352	393,125	506,477	457,278	49,199
927,673	630,434	1,558,107	1,265,588	292,519	736,122	1,027,296	1,763,418	1,598,311	165,107
178,807	437,814	616,621	512,688	103,933	256,816	1,221,498	1,478,314	1,319,716	158,598
34,513	47,722	82,235	75,066	7,169	56,214	94,410	150,624	141,889	8,735
8,404	354	8,758	7,379	1,379	11,341	2,087	13,428	11,936	1,492
953,329	366,708	1,320,037	1,101,093	218,944	1,391,591	674,877	2,066,468	1,879,947	186,521
3,091,503	3,798,349	6,889,852	5,804,747	1,085,105	2,541,499	6,747,392	9,288,891	8,428,528	860,363
915,907	1,343,657	2,259,564	1,830,750	428,814	968,009	2,441,462	3,409,471	3,071,304	338,167
263,213	547,972	811,185	742,521	68,664	99,045	863,330	962,375	878,379	83,996
1,872,257	1,855,854	3,728,111	3,153,662	574,449	1,365,485	3,331,074	4,696,559	4,284,184	412,375
40,126	50,866	90,992	77,814	13,178	108,960	111,526	220,486	194,661	25,825
3,014,245	3,759,827	6,774,072	5,692,788	1,081,284	2,467,409	6,702,355	9,169,764	8,324,680	845,084
905,191	1,326,672	2,231,863	1,803,049	428,814	942,017	2,417,976	3,359,993	3,025,645	334,348
227,420	542,349	769,769	701,105	68,664	86,657	860,339	946,996	865,180	81,816
1,841,508	1,842,181	3,683,689	3,113,061	570,628	1,329,816	3,316,184	4,646,000	4,242,905	403,095
40,126	48,625	88,751	75,573	13,178	108,919	107,856	216,775	190,950	25,825
77,258	38,522	115,780	111,959	3,821	74,090	45,037	119,127	103,848	15,279
10,716	16,985	27,701	27,701	0	25,992	23,486	49,478	45,659	3,819
35,793	5,623	41,416	41,416	0	12,388	2,991	15,379	13,199	2,180
30,749	13,673	44,422	40,601	3,821	35,669	14,890	50,559	41,279	9,280
0	2,241	2,241	2,241	0	41	3,670	3,711	3,711	0
362,364	390,305	752,669	607,969	144,700	602,146	832,012	1,434,158	1,280,483	153,675
330,864	384,946	715,810	577,610	138,200	568,627	825,141	1,393,768	1,240,093	153,675
25,000	5,009	30,009	30,009	0	28,519	5,336	33,855	33,855	0
6,500	350	6,850	350	6,500	5,000	1,535	6,535	6,535	0
6,772,923	6,953,186	13,726,109	11,435,296	2,290,813	6,071,791	10,009,862	16,081,653	14,352,903	1,728,750
1,318,907	2,027,117	3,346,024	2,649,379	696,645	812,776	2,477,269	3,290,045	2,874,253	415,792
26,947	128,960	155,907	121,375	34,532	13,166	157,836	171,002	139,095	31,907
53,295	78,355	131,650	115,193	16,457	32,987	201,494	234,481	197,832	36,649
72,626	60,118	132,744	120,089	12,655	16,258	56,035	72,293	54,646	17,647
516,880	1,080,047	1,596,927	1,277,341	319,586	215,627	908,509	1,124,136	1,004,258	119,878
17,044	435	17,479	14,406	3,073	52,336	22,036	74,372	61,691	12,681
80,045	54,218	134,263	95,393	38,870	42,278	85,901	128,179	103,321	24,858
552,070	624,984	1,177,054	905,582	271,472	440,124	1,045,458	1,485,582	1,313,410	172,172
124,047	5,640	129,687	124,904	4,783	30,377	29,090	59,467	53,676	5,791
406,287	149,671	555,958	443,912	112,046	468,297	327,585	795,882	740,964	54,918
62,082	26,412	88,494	72,193	16,301	44,073	48,564	92,637	89,983	2,654
42,633	27,060	69,693	50,946	18,747	50,771	68,594	119,365	95,647	23,718
23,318	149,028	172,346	142,919	29,427	23,961	193,789	217,750	183,906	33,844
2,560,535	1,854,109	4,414,644	3,833,960	580,684	2,412,453	3,128,419	5,540,872	4,975,160	565,712
2,026,144	2,570,506	4,596,650	3,820,631	776,019	2,047,431	3,569,951	5,617,382	5,013,924	603,458
687,816	976,010	1,663,826	1,416,289	247,537	405,064	1,195,734	1,600,798	1,421,177	179,621
216,786	106,719	323,505	281,950	41,555	255,890	164,098	419,988	393,838	26,150
38,495	17,078	55,573	46,112	9,461	24,492	15,957	40,449	35,418	5,031
165,585	170,560	336,145	275,712	60,433	134,996	334,333	469,329	433,780	35,549
101,615	153,756	255,371	208,857	46,514	121,081	246,476	367,557	301,949	65,608
85,048	98,051	183,099	135,218	47,881	57,865	144,519	202,384	187,246	15,138
279,185	457,136	736,321	595,799	140,522	166,952	540,295	707,247	632,944	74,303
451,614	591,196	1,042,810	860,694	182,116	881,091	928,539	1,809,630	1,607,572	202,058
208,970	143,643	352,613	296,452	56,161	181,652	166,601	348,253	325,390	22,863
10,226,790	11,141,840	21,368,630	17,848,012	3,520,618	9,215,436	17,589,266	26,804,702	24,061,914	2,742,788
208,714	273,557	482,271	408,097	74,174	326,307	440,413	766,720	674,083	92,637
4,628	9,972	14,600	12,740	1,860	6,361	16,737	23,098	19,533	3,565
6,164	61	6,225	3,915	2,310	18,405	1,033	19,438	19,357	81
31,388	4,651	36,039	33,607	2,432	22,242	8,227	30,469	23,519	6,950
150,855	90,474	241,329	209,381	31,948	164,075	197,348	361,423	304,673	56,750
12,945,270	13,248,310	26,193,580	21,862,454	4,331,126	12,318,262	21,666,317	33,984,579	30,512,156	3,472,423

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	14,096,709	12,928,228	27,024,937	19,723,873	7,301,064
Individuals, partnerships, and corporations - demand	6,258,941	4,693,683	10,952,624	8,126,688	2,825,936
Individuals, partnerships, and corporations - time	7,684,350	8,103,413	15,787,763	11,403,259	4,384,504
Savings deposits	4,273,320	4,481,234	8,754,554	6,171,067	2,583,487
Deposits accumulated for payment of personal loans	58,467	251,794	310,261	224,050	86,211
Other deposits of individuals, partnerships, and corps.	3,352,563	3,370,385	6,722,948	5,008,142	1,714,806
Certified and officers' checks, letters of credit, travelers' checks, etc.	153,418	131,132	284,550	193,926	90,624
GOVERNMENT DEPOSITS - TOTAL	1,935,716	1,323,188	3,258,904	2,558,748	700,156
United States Government - demand	339,090	303,176	642,266	482,223	160,043
United States Government - time	1,160	813	1,973	1,936	37
States and subdivisions - demand	437,559	462,066	899,625	722,740	176,885
States and subdivisions - time	1,157,907	557,133	1,715,040	1,351,849	363,191
DOMESTIC INTERBANK DEPOSITS - TOTAL	795,983	92,037	888,020	702,337	185,683
Commercial banks in the United States - demand	729,171	63,148	792,319	628,901	163,418
Commercial banks in the United States - time	52,705	2,257	54,962	38,612	16,350
Mutual savings banks in the United States - demand	13,607	22,248	35,855	30,040	5,815
Mutual savings banks in the United States - time	500	4,384	4,884	4,784	100
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	135,837	1,569	137,406	122,313	15,093
Foreign governments, central banks, etc. - demand	511	0	511	411	100
Foreign governments, central banks, etc. - time	90,100	0	90,100	85,100	5,000
Banks in foreign countries - demand	45,226	1,569	46,795	36,802	9,993
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	16,964,245	14,345,022	31,309,267	23,107,271	8,201,996
Demand	7,977,523	5,677,022	13,654,545	10,221,731	3,432,814
Time	8,986,722	8,668,000	17,654,722	12,885,540	4,769,182
MISCELLANEOUS LIABILITIES - TOTAL	1,837,155	548,724	2,385,879	1,928,068	457,811
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,320,069	77,163	1,397,232	1,145,237	251,995
Other liabilities for borrowed money	17,290	2,812	20,102	5,827	14,275
Mortgage indebtedness	4,170	3,248	7,418	7,165	253
Acceptances outstanding	37,643	3,121	40,764	37,802	2,962
Other liabilities	457,983	462,380	920,363	732,037	188,326
TOTAL LIABILITIES	18,801,400	14,893,746	33,695,146	25,035,339	8,659,807
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	122	122	103	19
RESERVES ON LOANS AND SECURITIES - TOTAL	243,549	139,224	382,773	264,933	117,840
Reserve for bad debt losses on loans	215,117	128,239	343,356	252,150	91,206
Other reserves on loans	4,432	4,249	8,681	7,506	1,175
Reserves on securities	24,000	6,736	30,736	5,277	25,459
CAPITAL ACCOUNTS - TOTAL	1,833,053	1,287,913	3,120,966	2,281,985	838,981
Capital notes and debentures	48,289	20,339	68,628	55,702	12,926
Equity capital - total	1,784,764	1,267,574	3,052,338	2,226,283	826,055
Preferred stock	0	7,182	7,182	6,482	700
Common stock	409,941	330,349	740,290	537,695	202,595
Surplus	964,491	577,623	1,542,114	1,086,630	455,484
Undivided profits	361,948	339,817	701,765	543,209	158,556
Reserve for contingencies and other capital reserves	48,384	12,603	60,987	52,267	8,720
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	20,878,002	16,321,005	37,199,007	27,582,360	9,616,647
MEMORANDA					
Demand deposits adjusted[3]	5,812,434	5,047,374	10,859,808	8,093,595	2,766,213
Average of total deposits for the 15 calendar days ending with call date	16,537,730	13,871,449	30,409,179	22,297,604	8,111,575
Average of total loans for the 15 calendar days ending with call date	10,482,695	8,119,103	18,601,798	13,228,671	5,373,127
Unearned discount on instalment loans included in total capital accounts	0	2,602	2,602	2,594	8
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.0	11.2	13.4	13.6	12.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.0	18.0	13.5	13.7	13.1
Other securities	18.0	15.5	16.9	17.2	16.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.0	52.9	53.5	52.8	55.6
Other assets	2.9	2.3	2.7	2.7	2.5
Total capital accounts	8.8	7.9	8.4	8.3	8.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.5	10.7	11.2	11.1	11.5
NUMBER OF BANKS	16	452	468	332	136

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
8,981,004	10,235,383	19,216,387	15,976,027	3,240,360	7,483,723	15,399,276	22,882,999	20,543,269	2,339,730
4,647,261	4,447,652	9,094,913	7,643,176	1,451,737	4,048,642	7,166,782	11,215,424	10,119,522	1,095,902
4,206,992	5,694,416	9,901,408	8,146,780	1,754,628	3,347,088	8,065,700	11,412,788	10,196,029	1,216,759
2,476,481	3,063,777	5,540,258	4,517,536	1,022,722	1,398,048	3,798,893	5,196,941	4,721,067	475,874
15,964	2,208	18,172	16,103	2,069	2,128	17,724	19,852	16,842	3,010
1,714,547	2,628,431	4,342,978	3,613,141	729,837	1,946,912	4,249,083	6,195,995	5,458,120	737,875
126,751	93,315	220,066	186,071	33,995	87,993	166,794	254,787	227,718	27,069
1,084,406	1,111,724	2,196,130	1,865,670	330,460	1,133,000	2,557,490	3,690,490	3,336,199	354,291
257,090	157,367	414,457	331,674	82,783	181,082	254,760	435,842	390,360	45,482
26,188	11,554	37,742	34,723	3,019	2,053	6,719	8,772	7,718	1,054
323,750	449,044	772,794	646,585	126,209	393,060	1,014,509	1,407,569	1,276,714	130,855
477,378	493,759	971,137	852,688	118,449	556,805	1,281,502	1,838,307	1,661,407	176,900
628,056	147,897	775,953	613,947	162,006	1,292,024	1,071,815	2,363,839	2,176,000	187,839
604,963	140,570	745,533	587,896	157,637	1,224,624	863,303	2,087,927	1,916,543	171,384
13,355	5,787	19,142	16,947	2,195	67,139	92,647	159,786	144,421	15,365
9,738	1,421	11,159	8,985	2,174	211	115,117	115,328	114,238	1,090
0	119	119	119	0	50	748	798	798	0
111,546	1,945	113,491	101,272	12,219	52,072	8,301	60,373	44,279	16,094
59,417	133	59,550	54,891	4,659	4,141	507	4,648	4,536	112
21,132	0	21,132	16,497	4,635	15,527	0	15,527	15,527	0
30,947	1,812	32,759	29,834	2,925	20,878	7,294	28,172	23,698	4,474
50	0	50	50	0	11,526	500	12,026	518	11,508
10,805,012	11,496,949	22,301,961	18,556,916	3,745,045	9,960,819	19,036,882	28,997,701	26,099,747	2,897,954
6,059,917	5,291,314	11,351,231	9,489,112	1,862,119	5,960,631	9,589,066	15,549,697	14,073,329	1,476,368
4,745,095	6,205,635	10,950,730	9,067,804	1,882,926	4,000,188	9,447,816	13,448,004	12,026,418	1,421,586
1,027,461	654,322	1,681,783	1,482,793	198,990	1,271,519	897,595	2,169,114	1,884,613	284,501
572,159	184,068	756,227	675,005	81,222	851,571	285,499	1,137,070	1,000,155	136,915
36,433	6,133	42,566	41,820	746	90,968	9,029	99,997	81,693	18,304
7,219	21,610	28,829	23,181	5,648	31,136	38,052	69,188	57,149	12,039
31,388	4,652	36,040	33,608	2,432	22,565	8,227	30,792	23,842	6,950
380,262	437,859	818,121	709,179	108,942	275,279	556,788	832,067	721,774	110,293
11,832,473	12,151,271	23,983,744	20,039,709	3,944,035	11,232,338	19,934,477	31,166,815	27,984,360	3,182,455
319	0	319	319	0	0	22	22	22	0
128,287	118,043	246,330	204,696	41,634	114,855	176,976	291,831	258,025	33,806
127,872	111,257	239,129	200,199	38,930	110,307	162,547	272,854	244,277	28,577
136	1,979	2,115	541	1,574	0	6,610	6,610	3,943	2,667
279	4,807	5,086	3,956	1,130	4,548	7,819	12,367	9,805	2,562
984,191	978,996	1,963,187	1,617,730	345,457	971,069	1,554,842	2,525,911	2,269,749	256,162
77,500	39,219	116,719	103,278	13,441	62,969	41,948	104,917	96,797	8,120
906,691	939,777	1,846,468	1,514,452	332,016	908,100	1,512,894	2,420,994	2,172,952	248,042
1,595	0	1,595	1,595	0	2,700	200	2,900	2,900	0
220,641	236,620	457,261	370,763	86,498	251,223	428,987	680,210	615,951	64,259
413,516	414,903	828,419	688,811	139,608	379,832	668,920	1,048,752	934,670	114,082
253,319	268,340	521,659	425,303	96,356	216,712	383,234	599,946	537,658	62,288
17,620	19,914	37,534	27,980	9,554	57,633	31,553	89,186	81,773	7,413
12,945,270	13,248,310	26,193,580	21,862,454	4,331,126	12,318,262	21,666,317	33,984,579	30,512,156	3,472,423
4,244,535	4,626,669	8,871,204	7,468,449	1,402,755	3,163,334	7,796,126	10,959,460	9,886,479	1,072,981
10,568,672	11,349,048	21,917,720	18,248,042	3,669,678	9,717,974	18,557,280	28,275,254	25,462,806	2,812,448
6,694,005	6,978,680	13,672,685	11,277,666	2,395,019	6,075,766	10,007,033	16,082,799	14,207,495	1,875,304
0	8,290	8,290	6,776	1,514	0	14,911	14,911	14,361	550
17.9	13.0	15.4	15.3	16.1	20.8	15.8	17.6	17.7	16.4
8.7	14.1	11.5	11.5	11.5	8.4	15.1	12.7	12.8	12.0
15.1	14.6	14.8	15.1	13.6	12.3	16.0	14.7	14.9	12.8
55.1	55.4	55.3	55.1	56.2	54.2	50.0	51.5	51.2	54.2
3.1	2.9	3.0	3.1	2.6	4.4	3.1	3.5	3.4	4.6
7.6	7.4	7.5	7.4	8.0	7.9	7.2	7.4	7.4	7.4
10.1	9.6	9.9	9.7	10.8	11.0	9.8	10.2	10.3	10.0
15	345	360	270	90	20	542	562	497	65

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	6,790,648	4,201,467	10,992,115	8,513,627	2,478,488
Currency and coin	360,193	522,139	882,332	647,980	234,352
Reserve with Federal Reserve banks (member banks)	2,155,247	1,481,645	3,636,892	2,678,431	958,461
Demand balances with banks in U.S. (except American branches of foreign banks)	697,087	1,219,407	1,916,494	1,518,294	398,200
Other balances with banks in United States	255,897	61,955	317,852	259,637	58,215
Balances with banks in foreign countries	117,052	1,995	119,047	85,911	33,136
Cash items in process of collection	3,205,172	914,326	4,119,498	3,323,374	796,124
SECURITIES - TOTAL	9,177,912	11,933,073	21,110,985	15,245,719	5,865,266
U.S. Treasury securities	3,503,642	4,847,190	8,350,832	6,013,396	2,337,436
Securities of other U.S. Government agencies and corps.	383,678	1,616,475	2,000,153	1,493,252	506,901
Obligations of States and subdivisions	5,023,674	5,047,384	10,071,058	7,238,797	2,832,261
Other securities	266,918	422,024	688,942	500,274	188,668
INVESTMENT SECURITIES - TOTAL	8,446,903	11,884,109	20,331,012	14,637,693	5,693,319
U.S. Treasury securities	3,034,489	4,836,612	7,871,101	5,608,981	2,262,120
Securities of other U.S. Government agencies and corps.	307,016	1,606,190	1,913,206	1,429,487	483,719
Obligations of States and subdivisions	4,882,946	5,027,372	9,910,318	7,151,413	2,758,905
Other securities	222,452	413,935	636,387	447,812	188,575
TRADING ACCOUNT SECURITIES - TOTAL	731,009	48,964	779,973	608,026	171,947
U.S. Treasury securities	469,153	10,578	479,731	404,415	75,316
Securities of other U.S. Government agencies and corps.	76,662	10,285	86,947	63,765	23,182
Obligations of States and subdivisions	140,728	20,012	160,740	87,384	73,356
Other securities	44,466	8,089	52,555	52,462	93
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	1,418,735	949,785	2,368,520	1,830,528	537,992
With domestic commercial banks	964,420	817,870	1,782,290	1,305,560	476,730
With brokers and dealers in securities	301,215	120,190	421,405	363,193	58,212
With others	153,100	11,725	164,825	161,775	3,050
OTHER LOANS AND DISCOUNTS - TOTAL	21,535,288	18,207,413	39,742,701	29,980,015	9,762,686
Real estate loans - total	4,262,262	6,986,891	11,249,153	7,777,523	3,471,630
Secured by farmland	7,241	335,201	342,442	237,945	104,497
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	659,912	467,135	1,127,047	652,369	474,678
Guaranteed by Veterans Administration	181,437	107,243	288,680	197,670	91,010
Not insured or guaranteed by FHA or VA	1,925,955	3,942,533	5,868,488	4,181,134	1,687,354
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	52,720	18,287	71,007	57,020	13,987
Not insured by FHA	249,808	181,841	431,649	210,415	221,234
Secured by other properties	1,185,189	1,934,651	3,119,840	2,240,970	878,870
Loans to domestic commercial and foreign banks	668,994	32,851	701,845	561,765	140,080
Loans to other financial institutions	2,405,526	364,279	2,769,805	2,221,095	548,710
Loans to brokers and dealers in securities	660,914	74,962	735,876	569,570	166,306
Other loans for purchasing or carrying securities	389,530	224,287	613,817	473,953	139,864
Loans to farmers (excluding loans on real estate)	80,705	957,747	1,038,452	739,922	298,530
Commercial and industrial loans (incl. open market paper)	9,585,345	4,297,461	13,882,806	10,980,310	2,902,496
Other loans to individuals - total	2,780,742	4,948,151	7,728,893	5,806,649	1,922,244
Passenger automobile instalment loans	631,239	1,897,389	2,528,628	1,910,463	618,165
Credit cards and related plans:					
Retail (charge account) credit card plans	246,174	170,268	416,442	320,900	95,542
Check credit and revolving credit plans	64,162	61,789	125,951	81,744	44,207
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	109,080	355,492	464,572	348,608	115,964
Other retail consumer goods	199,587	361,930	561,517	466,257	95,260
Residential repair and modernization instalment loans	191,954	280,942	472,896	357,324	115,572
Other instalment loans for personal expenditures	313,434	583,119	896,553	665,400	231,153
Single-payment loans for personal expenditures	1,025,112	1,237,222	2,262,334	1,655,953	606,381
All other loans (including overdrafts)	701,270	320,784	1,022,054	849,228	172,826
TOTAL LOANS AND SECURITIES	32,131,935	31,090,271	63,222,206	47,056,262	16,165,944
Bank premises, furniture and fixtures, and other assets representing bank premises	593,426	542,465	1,135,891	830,649	305,242
Real estate owned other than bank premises	13,670	32,854	46,524	22,307	24,217
Investments in subsidiaries not consolidated	104,060	735	104,795	92,795	12,000
Customers' liability on acceptances outstanding	308,618	20,114	328,732	303,062	25,670
Other assets	640,748	324,593	965,341	771,338	194,003
TOTAL ASSETS	40,583,105	36,212,499	76,795,604	57,590,040	19,205,564

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
1,778,862	1,295,488	3,074,350	2,482,987	591,363	906,801	1,058,066	1,964,867	1,794,631	170,236
68,812	133,731	202,543	166,564	35,979	20,376	91,055	111,431	97,668	13,763
571,181	457,441	1,028,622	837,917	190,705	244,442	428,955	673,397	606,427	66,970
175,364	523,725	699,089	541,159	157,930	123,011	328,716	451,727	407,004	44,723
27,808	23,543	51,351	47,631	3,720	4,501	5,317	9,818	9,464	354
4,168	1,017	5,185	4,978	207	4,002	734	4,736	4,686	50
931,529	156,031	1,087,560	884,738	202,822	510,469	203,289	713,758	669,382	44,376
1,826,312	3,219,730	5,046,042	4,015,156	1,030,886	990,589	3,121,593	4,112,182	3,591,375	520,807
699,493	1,436,261	2,135,754	1,646,775	488,979	483,527	1,467,720	1,951,247	1,686,373	264,874
111,228	506,957	618,185	481,500	136,685	62,588	357,901	420,489	351,476	69,013
944,540	1,232,352	2,176,892	1,784,268	392,624	396,291	1,268,325	1,664,616	1,483,676	180,940
71,051	44,160	115,211	102,613	12,598	48,183	27,647	75,830	69,850	5,980
1,676,376	3,209,209	4,885,585	3,868,616	1,016,969	706,268	3,120,287	3,826,555	3,305,748	520,807
628,069	1,435,885	2,063,954	1,586,076	477,878	309,950	1,467,720	1,777,670	1,512,796	264,874
84,418	501,118	585,536	449,565	135,971	34,195	356,595	390,790	321,777	69,013
902,122	1,228,146	2,130,268	1,739,746	390,522	348,275	1,268,325	1,616,600	1,435,660	180,940
61,767	44,060	105,827	93,229	12,598	13,848	27,647	41,495	35,515	5,980
149,936	10,521	160,457	146,540	13,917	284,321	1,306	285,627	285,627	0
71,424	376	71,800	60,699	11,101	173,577	0	173,577	173,577	0
26,810	5,839	32,649	31,935	714	28,393	1,306	29,699	29,699	0
42,418	4,206	46,624	44,522	2,102	48,016	0	48,016	48,016	0
9,284	100	9,384	9,384	0	34,335	0	34,335	34,335	0
587,997	369,539	957,536	772,963	184,573	199,492	203,187	402,679	378,627	24,052
502,049	368,636	870,685	762,261	108,424	189,492	200,367	389,859	366,107	23,752
85,948	203	86,151	10,202	75,949	10,000	1,700	11,700	11,700	0
0	700	700	500	200	0	1,120	1,120	820	300
4,028,245	4,160,593	8,188,838	6,573,647	1,615,191	2,335,500	4,732,856	7,068,356	6,354,620	713,736
570,575	1,412,994	1,983,569	1,462,021	521,548	325,036	1,626,775	1,951,811	1,731,360	220,451
3,157	206,555	209,712	157,795	51,917	2,435	85,592	88,027	69,580	18,447
30,278	68,224	98,502	70,105	28,397	27,020	166,966	193,986	160,345	33,641
9,606	21,201	30,807	25,826	4,981	21,871	57,985	79,856	69,726	10,130
162,542	685,827	848,369	599,292	249,077	187,660	902,568	1,090,228	989,000	101,228
10,027	4,183	14,210	13,964	246	1,404	10,773	12,177	10,729	1,448
53,700	24,720	78,420	64,353	14,067	14,104	24,717	38,821	35,362	3,459
301,265	402,284	703,549	530,686	172,863	70,542	378,174	448,716	396,618	52,098
48,187	3,574	51,761	50,804	957	43,368	4,664	48,032	46,870	1,162
375,069	73,216	448,285	387,200	61,085	243,524	32,502	276,026	271,866	4,160
146,768	12,686	159,454	118,671	40,783	17,352	1,863	19,215	18,873	342
66,487	16,160	82,647	67,227	15,420	137,942	15,800	153,742	147,962	5,780
25,689	343,291	368,980	304,070	64,910	18,362	774,768	793,130	632,250	160,880
1,820,142	954,183	2,774,325	2,340,984	433,341	1,093,193	1,065,805	2,158,998	2,014,027	144,971
914,419	1,295,524	2,209,943	1,750,396	459,547	417,509	1,161,315	1,578,824	1,412,216	166,608
218,454	506,456	724,910	566,091	158,819	87,081	406,061	493,142	434,731	58,411
117,111	13,139	130,250	110,265	19,985	8,210	2,841	11,051	11,015	36
14,511	1,624	16,135	14,713	1,422	16,256	10,066	26,322	25,523	799
68,639	113,130	181,769	149,957	31,812	17,671	165,596	183,267	158,007	25,260
47,349	105,094	152,443	108,982	43,461	16,835	108,838	125,673	113,465	12,208
56,877	58,539	115,416	84,805	30,611	17,116	64,355	81,471	71,892	9,579
62,283	157,025	219,308	175,259	44,049	66,856	147,385	214,241	188,357	25,884
329,195	340,517	669,712	540,324	129,388	187,484	256,173	443,657	409,226	34,431
60,909	48,965	109,874	92,274	17,600	39,214	49,364	88,578	79,196	9,382
6,442,554	7,749,862	14,192,416	11,361,766	2,830,650	3,525,581	8,057,636	11,583,217	10,324,622	1,258,595
133,960	146,173	280,133	231,623	48,510	64,698	140,031	204,729	182,445	22,284
1,440	5,952	7,392	6,556	836	1,293	5,693	6,986	5,728	1,258
3,634	0	3,634	3,559	75	143	13	156	156	0
8,490	1,515	10,005	9,035	970	29,880	4,161	34,041	32,864	1,177
83,915	73,107	157,022	128,787	28,235	61,969	64,723	126,692	117,906	8,786
8,452,855	9,272,097	17,724,952	14,224,313	3,500,639	4,590,365	9,330,323	13,920,688	12,458,352	1,462,336

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	25,688,835	28,313,581	54,002,416	39,929,630	14,072,786
Individuals, partnerships, and corporations - demand	11,214,821	9,731,657	20,946,478	16,068,735	4,877,743
Individuals, partnerships, and corporations - time	13,615,502	18,225,624	31,841,126	22,865,930	8,975,196
Savings deposits	5,496,823	9,260,692	14,757,515	10,248,847	4,508,668
Deposits accumulated for payment of personal loans	28,859	20,563	49,422	47,554	1,868
Other deposits of individuals, partnerships, and corps.	8,089,820	8,944,369	17,034,189	12,569,529	4,464,660
Certified and officers' checks, letters of credit, travelers' checks, etc	858,512	356,300	1,214,812	994,965	219,847
GOVERNMENT DEPOSITS - TOTAL	3,232,167	3,493,559	6,725,726	4,984,465	1,741,261
United States Government - demand	758,589	459,172	1,217,761	962,347	255,414
United States Government - time	3,212	4,256	7,468	6,979	489
States and subdivisions - demand	746,305	1,138,106	1,884,411	1,418,548	465,863
States and subdivisions - time	1,724,061	1,892,025	3,616,086	2,596,591	1,019,495
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,794,758	422,100	3,216,858	2,588,822	628,036
Commercial banks in the United States - demand	2,621,074	398,369	3,019,443	2,402,300	617,143
Commercial banks in the United States - time	171,848	13,211	185,059	180,138	4,921
Mutual savings banks in the United States - demand	1,836	9,120	10,956	5,864	5,092
Mutual savings banks in the United States - time	0	1,400	1,400	520	880
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	737,694	1,313	739,007	679,187	59,820
Foreign governments, central banks, etc. - demand	15,251	405	15,656	14,765	891
Foreign governments, central banks, etc. - time	561,870	0	561,870	534,658	27,212
Banks in foreign countries - demand	151,320	908	152,228	122,486	29,742
Banks in foreign countries - time	9,253	0	9,253	7,278	1,975
TOTAL DEPOSITS	32,453,454	32,230,553	64,684,007	48,182,104	16,501,903
Demand	16,367,708	12,094,037	28,461,745	21,990,010	6,471,735
Time	16,085,746	20,136,516	36,222,262	26,192,094	10,030,168
MISCELLANEOUS LIABILITIES - TOTAL	4,742,015	1,147,208	5,889,223	4,764,543	1,124,680
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	3,234,498	267,710	3,502,208	2,806,733	695,475
Other liabilities for borrowed money	282,906	9,084	291,990	273,538	18,452
Mortgage indebtedness	8,157	18,901	27,058	8,526	18,532
Acceptances outstanding	311,232	20,642	331,874	306,136	25,738
Other liabilities	905,222	830,871	1,736,093	1,369,610	366,483
TOTAL LIABILITIES	37,195,469	33,377,761	70,573,230	52,946,647	17,626,583
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	126	126	126	0
RESERVES ON LOANS AND SECURITIES - TOTAL	482,982	349,662	832,644	642,290	190,354
Reserve for bad debt losses on loans	472,127	329,547	801,674	618,548	183,126
Other reserves on loans	4,023	6,864	10,887	7,778	3,109
Reserves on securities	6,832	13,251	20,083	15,964	4,119
CAPITAL ACCOUNTS - TOTAL	2,904,654	2,484,950	5,389,604	4,000,977	1,388,627
Capital notes and debentures	200,359	76,117	276,476	191,004	85,472
Equity capital - total	2,704,295	2,408,833	5,113,128	3,809,973	1,303,155
Preferred stock	34,447	2,700	37,147	5,800	31,347
Common stock	764,830	626,871	1,391,701	1,052,915	338,786
Surplus	1,316,313	959,591	2,275,904	1,727,975	547,929
Undivided profits	453,838	740,830	1,194,668	860,776	333,892
Reserve for contingencies and other capital reserves	134,867	78,841	213,708	162,507	51,201
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	40,583,105	36,212,499	76,795,604	57,590,040	19,205,564
MEMORANDA					
Demand deposits adjusted[3]	9,782,873	10,322,170	20,105,043	15,301,989	4,803,054
Average of total deposits for the 15 calendar days ending with call date	31,575,697	31,710,826	63,286,523	47,097,779	16,188,744
Average of total loans for the 15 calendar days ending with call date	21,495,937	18,279,987	39,775,924	29,828,114	9,947,810
Unearned discount on instalment loans included in total capital accounts	0	25,694	25,694	22,551	3,143
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	16.7	11.6	14.3	14.8	12.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.2	17.8	12.7	12.2	14.3
Other securities	14.4	15.2	14.7	14.3	16.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.6	52.9	54.8	55.2	53.6
Other assets	4.1	2.5	3.4	3.5	2.9
Total capital accounts	7.2	6.9	7.0	6.9	7.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.4	9.1	9.3	9.2	9.6
NUMBER OF BANKS	24	917	941	658	283

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
4,827,427	7,202,498	12,029,925	9,545,622	2,484,303	2,622,153	7,248,599	9,870,752	8,731,396	1,139,356
2,493,822	3,133,309	5,627,131	4,490,457	1,136,674	1,317,578	2,421,114	3,738,692	3,333,993	404,699
2,279,952	4,002,191	6,282,143	4,967,322	1,314,821	1,238,023	4,749,103	5,987,126	5,264,071	723,055
925,299	1,412,953	2,338,252	1,845,368	492,884	313,165	1,315,456	1,628,621	1,434,053	194,568
0	3,988	3,988	3,865	123	63	377	440	440	0
1,354,653	2,585,250	3,939,903	3,118,089	821,814	924,795	3,433,270	4,358,065	3,829,578	528,487
53,653	66,998	120,651	87,843	32,808	66,552	78,382	144,934	133,332	11,602
504,140	939,277	1,443,417	1,203,341	240,076	519,399	899,941	1,419,340	1,278,448	140,892
154,941	116,744	271,685	221,426	50,259	257,319	231,547	488,866	455,873	32,993
695	2,997	3,692	3,242	450	294	12,732	13,026	9,834	3,192
113,386	500,945	614,331	514,408	99,923	127,528	295,553	423,081	368,053	55,028
235,118	318,591	553,709	464,265	89,444	134,258	360,109	494,367	444,688	49,679
1,380,022	128,116	1,508,138	1,205,953	302,185	522,818	140,483	663,301	641,779	21,522
1,301,617	117,325	1,418,942	1,118,400	300,542	505,123	138,045	643,168	621,766	21,402
78,405	7,933	86,338	84,695	1,643	9,485	1,425	10,910	10,800	110
0	2,828	2,828	2,828	0	4,960	818	5,778	5,768	10
0	30	30	30	0	3,250	195	3,445	3,445	0
28,481	8	28,489	28,423	66	13,127	256	13,383	13,354	29
132	0	132	132	0	314	0	314	314	0
7,000	0	7,000	7,000	0	0	0	0	0	0
19,524	8	19,532	19,466	66	12,813	256	13,069	13,040	29
1,825	0	1,825	1,825	0	0	0	0	0	0
6,740,070	8,269,899	15,009,969	11,983,339	3,026,630	3,677,497	8,289,279	11,966,776	10,664,977	1,301,799
4,137,075	3,938,157	8,075,232	6,454,960	1,620,272	2,292,187	3,165,715	5,457,902	4,932,139	525,763
2,602,995	4,331,742	6,934,737	5,528,379	1,406,358	1,385,310	5,123,564	6,508,874	5,732,838	776,036
1,004,447	223,495	1,227,942	1,048,426	179,516	572,559	336,762	909,321	866,319	43,002
848,281	53,387	901,668	785,739	115,929	428,868	52,089	480,957	474,382	6,575
2,291	1,499	3,790	2,311	1,479	32,162	1,050	33,212	33,062	150
1,518	5,108	6,626	4,877	1,749	9,995	4,896	14,891	14,160	731
8,500	1,515	10,015	9,045	970	30,012	4,311	34,323	33,146	1,177
143,857	161,986	305,843	246,454	59,389	71,522	274,416	345,938	311,569	34,369
7,744,517	8,493,394	16,237,911	13,031,765	3,206,146	4,250,056	8,626,041	12,876,097	11,531,296	1,344,801
193	0	193	193	0	0	0	0	0	0
78,714	75,242	153,956	125,168	28,788	42,114	85,381	127,495	114,572	12,923
67,823	66,730	134,553	108,790	25,763	42,114	82,261	124,375	112,557	11,818
1,875	3,763	5,638	4,737	901	0	1,150	1,150	561	589
9,016	4,749	13,765	11,641	2,124	0	1,970	1,970	1,454	516
629,431	703,461	1,332,892	1,067,187	265,705	298,195	618,901	917,096	812,484	104,612
49,885	12,071	61,956	51,161	10,795	17,100	31,786	48,886	45,894	2,992
579,546	691,390	1,270,936	1,016,026	254,910	281,095	587,115	868,210	766,590	101,620
0	50	50	0	50	0	518	518	0	518
123,418	155,564	278,982	221,861	57,121	88,695	167,535	256,230	225,556	30,674
286,643	282,341	568,984	453,940	115,044	90,816	217,677	308,493	269,043	39,450
154,961	230,735	385,696	311,367	74,329	101,584	183,539	285,123	255,996	29,127
14,524	22,700	37,224	28,858	8,366	0	17,846	17,846	15,995	1,851
8,452,855	9,272,097	17,724,952	14,224,313	3,500,639	4,590,365	9,330,323	13,920,688	12,458,352	1,462,336
1,748,988	3,548,057	5,297,045	4,230,396	1,066,649	1,019,276	2,592,834	3,612,110	3,185,118	426,992
6,356,047	8,059,990	14,416,037	11,529,452	2,886,585	3,278,315	8,204,881	11,483,196	10,190,316	1,292,880
4,004,735	4,216,190	8,220,925	6,480,538	1,740,387	2,336,738	4,749,306	7,086,044	6,368,698	717,346
0	8,883	8,883	6,804	2,079	0	6,995	6,995	6,583	412
21.0	14.0	17.3	17.5	16.9	19.8	11.3	14.1	14.4	11.6
8.4	20.9	14.9	14.3	17.5	7.5	19.6	15.6	14.7	22.8
13.2	13.8	13.5	13.9	11.9	14.1	13.9	14.0	14.1	12.8
54.6	48.9	51.6	51.6	51.4	55.2	52.9	53.7	54.0	50.5
2.7	2.4	2.6	2.7	2.2	3.4	2.3	2.7	2.7	2.3
7.4	7.6	7.5	7.5	7.6	6.5	6.6	6.6	6.5	7.2
10.4	10.8	10.6	10.5	10.9	8.8	9.1	9.0	8.9	10.2
15	443	458	347	111	8	482	490	381	109

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,703,081	2,155,667	3,858,748	3,438,307	420,441
Currency and coin	43,748	164,716	208,464	188,866	19,598
Reserve with Federal Reserve banks (member banks)	608,919	728,120	1,337,039	1,194,777	142,262
Demand balances with banks in U.S. (except American branches of foreign banks)	224,661	835,418	1,060,079	956,976	103,103
Other balances with banks in United States	12,297	28,090	40,387	24,951	15,436
Balances with banks in foreign countries	3,849	298	4,147	3,542	605
Cash items in process of collection	809,607	399,025	1,208,632	1,069,195	139,437
SECURITIES - TOTAL	1,532,948	4,305,788	5,838,736	5,217,925	620,811
U.S. Treasury securities	547,344	1,875,051	2,422,395	2,147,937	274,458
Securities of other U.S. Government agencies and corps.	32,642	464,278	496,920	452,021	44,899
Obligations of States and subdivisions	904,033	1,920,374	2,824,407	2,533,464	290,943
Other securities	48,929	46,085	95,014	84,503	10,511
INVESTMENT SECURITIES - TOTAL	1,469,262	4,282,387	5,751,649	5,134,419	617,230
U.S. Treasury securities	518,633	1,874,479	2,393,112	2,119,359	273,753
Securities of other U.S. Government agencies and corps.	23,665	461,562	485,227	441,799	43,428
Obligations of States and subdivisions	879,582	1,900,261	2,779,843	2,490,305	289,538
Other securities	47,382	46,085	93,467	82,956	10,511
TRADING ACCOUNT SECURITIES - TOTAL	63,686	23,401	87,087	83,506	3,581
U.S. Treasury securities	28,711	572	29,283	28,578	705
Securities of other U.S. Government agencies and corps.	8,977	2,716	11,693	10,222	1,471
Obligations of States and subdivisions	24,451	20,113	44,564	43,159	1,405
Other securities	1,547	0	1,547	1,547	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	437,951	689,691	1,127,642	1,065,454	62,188
With domestic commercial banks	388,825	661,472	1,050,297	992,277	58,020
With brokers and dealers in securities	49,126	23,089	72,215	68,047	4,168
With others	0	5,130	5,130	5,130	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,824,869	6,776,245	10,601,114	9,393,728	1,207,386
Real estate loans - total	587,024	1,230,089	1,817,113	1,644,252	172,861
Secured by farmland	6,323	153,583	159,906	138,459	21,447
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	55,270	88,536	143,806	119,175	24,631
Guaranteed by Veterans Administration	42,360	60,912	103,272	90,304	12,968
Not insured or guaranteed by FHA or VA	180,125	451,460	631,585	576,045	55,540
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	5,352	3,142	8,494	8,468	26
Not insured by FHA	28,572	32,261	60,833	60,239	594
Secured by other properties	269,022	440,195	709,217	651,562	57,655
Loans to domestic commercial and foreign banks	18,356	24,146	42,502	41,480	1,022
Loans to other financial institutions	381,071	149,845	530,916	449,954	80,962
Loans to brokers and dealers in securities	36,119	14,778	50,897	38,151	12,746
Other loans for purchasing or carrying securities	143,419	79,166	222,585	188,233	34,352
Loans to farmers (excluding loans on real estate)	236,168	1,502,080	1,738,248	1,544,833	193,415
Commercial and industrial loans (incl. open market paper)	1,348,047	1,878,549	3,226,596	2,828,184	398,412
Other loans to individuals - total	885,881	1,826,293	2,712,174	2,452,873	259,301
Passenger automobile instalment loans	154,058	783,250	937,308	861,389	75,919
Credit cards and related plans:					
Retail (charge account) credit card plans	205,514	55,307	260,821	226,708	34,113
Check credit and revolving credit plans	11,880	10,108	21,988	20,063	1,925
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	76,682	162,671	239,353	179,203	60,150
Other retail consumer goods	32,424	131,239	163,663	150,725	12,938
Residential repair and modernization instalment loans	31,964	69,559	101,523	80,742	20,781
Other instalment loans for personal expenditures	56,669	205,625	262,294	240,412	21,882
Single-payment loans for personal expenditures	316,690	408,534	725,224	693,631	31,593
All other loans (including overdrafts)	188,784	71,299	260,083	205,768	54,315
TOTAL LOANS AND SECURITIES	5,795,768	11,771,724	17,567,492	15,677,107	1,890,385
Bank premises, furniture and fixtures, and other assets representing bank premises	145,927	220,107	366,034	347,631	18,403
Real estate owned other than bank premises	2,310	10,240	12,550	11,292	1,258
Investments in subsidiaries not consolidated	5	874	879	864	15
Customers' liability on acceptances outstanding	13,157	5,097	18,254	17,419	835
Other assets	81,235	115,687	196,922	176,509	20,413
TOTAL ASSETS	7,741,483	14,279,396	22,020,879	19,669,129	2,351,750

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,864,312	2,596,075	5,460,387	5,083,110	377,277	10,581,846	1,595,493	12,177,339	10,276,999	1,900,340
66,201	217,897	284,098	254,229	29,869	567,097	187,390	754,487	658,303	96,184
705,004	685,712	1,390,716	1,287,400	103,316	4,501,618	539,926	5,041,544	4,317,541	724,003
443,735	1,196,013	1,639,748	1,505,412	134,336	424,070	299,317	723,387	616,599	106,788
38,815	54,227	93,042	87,881	5,161	493,972	163,962	657,934	532,351	125,583
13,633	3,561	17,194	15,884	1,310	55,590	5,755	61,345	48,096	13,249
1,596,924	438,665	2,035,589	1,932,304	103,285	4,539,499	399,143	4,938,642	4,104,109	834,533
2,745,391	4,499,025	7,244,416	6,618,565	625,851	15,710,467	3,512,593	19,223,060	16,920,570	2,302,490
1,004,789	1,610,546	2,615,335	2,333,685	281,650	6,303,407	1,287,167	7,590,574	6,620,700	969,874
59,786	656,683	716,469	648,144	68,325	1,393,944	437,181	1,831,125	1,562,233	268,892
1,617,818	2,158,926	3,776,744	3,508,244	268,500	7,712,967	1,746,767	9,459,734	8,419,875	1,039,859
62,998	72,870	135,868	128,492	7,376	300,149	41,478	341,627	317,762	23,865
2,398,463	4,484,645	6,883,108	6,257,477	625,631	14,860,701	3,489,621	18,350,322	16,317,408	2,032,914
756,859	1,608,683	2,365,542	2,083,892	281,650	5,910,934	1,271,725	7,182,659	6,394,973	787,686
42,790	645,085	687,875	619,550	68,325	1,309,846	436,922	1,746,768	1,524,404	222,364
1,538,164	2,158,007	3,696,171	3,427,891	268,280	7,405,293	1,739,506	9,144,799	8,145,640	999,159
60,650	72,870	133,520	126,144	7,376	234,628	41,468	276,096	252,391	23,705
346,928	14,380	361,308	361,088	220	849,766	22,972	872,738	603,162	269,576
247,930	1,863	249,793	249,793	0	392,473	15,442	407,915	225,727	182,188
16,996	11,598	28,594	28,594	0	84,098	259	84,357	37,829	46,528
79,654	919	80,573	80,353	220	307,674	7,261	314,935	274,235	40,700
2,348	0	2,348	2,348	0	65,521	10	65,531	65,371	160
1,128,214	614,193	1,742,407	1,674,394	68,013	2,236,565	198,343	2,434,908	2,306,718	128,190
843,760	605,653	1,449,413	1,383,575	65,838	1,526,725	169,916	1,696,641	1,569,451	127,190
260,532	2,350	262,882	261,707	1,175	453,173	28,427	481,600	481,600	0
23,922	6,190	30,112	29,112	1,000	256,667	0	256,667	255,667	1,000
6,457,382	7,024,025	13,481,407	12,325,410	1,155,997	36,925,845	7,010,495	43,936,340	37,824,664	6,111,676
761,285	1,065,686	1,826,971	1,652,226	174,745	10,598,177	2,049,424	12,647,601	11,164,504	1,483,097
8,511	142,386	150,897	132,502	18,395	168,177	64,356	232,533	207,283	25,250
32,078	51,920	83,998	67,201	16,797	2,492,587	462,124	2,954,711	2,889,504	65,207
28,345	32,007	60,352	55,319	5,033	764,753	147,805	912,558	850,989	61,569
115,707	349,082	464,789	432,290	32,499	4,327,610	613,732	4,941,342	4,533,324	408,018
3,648	8,131	11,779	11,779	0	65,689	6,251	71,940	25,985	45,955
49,261	45,207	94,468	81,207	13,261	564,380	82,446	646,826	436,251	210,575
523,735	436,953	960,688	871,928	88,760	2,214,981	672,710	2,887,691	2,221,168	666,523
44,686	17,955	62,641	61,290	1,351	525,147	62,769	587,916	514,797	73,119
648,114	182,410	830,524	784,778	45,746	2,215,641	242,788	2,458,429	1,948,764	509,665
63,704	20,328	84,032	82,007	2,025	412,446	12,669	425,115	251,360	173,755
433,855	180,879	614,734	582,029	32,705	236,796	48,365	285,161	245,785	39,376
67,528	708,733	776,261	704,213	72,048	1,173,913	440,713	1,614,626	1,461,893	152,733
3,086,286	2,618,069	5,704,355	5,233,939	470,416	14,324,112	2,069,193	16,393,305	13,893,266	2,500,039
1,014,690	2,093,602	3,108,292	2,775,886	332,406	6,347,602	2,011,844	8,359,446	7,275,750	1,083,696
216,987	981,728	1,198,715	1,070,136	128,579	2,234,225	760,178	2,994,403	2,646,542	347,861
147,582	40,231	187,813	151,361	36,452	806,829	160,515	967,344	882,667	84,677
3,615	4,555	8,170	8,157	13	237,170	31,260	268,430	184,868	83,562
88,109	150,614	238,723	220,810	17,913	319,855	288,146	608,001	564,680	43,321
51,557	152,148	203,705	170,607	33,098	329,573	142,116	471,689	430,230	41,459
39,167	73,974	113,141	103,572	9,569	428,638	107,272	535,910	411,991	123,919
94,370	279,495	373,865	329,410	44,455	621,804	323,602	945,406	858,554	86,852
373,303	410,857	784,160	721,833	62,327	1,369,508	198,755	1,568,263	1,296,218	272,045
337,234	136,363	473,597	449,042	24,555	1,092,011	72,730	1,164,741	1,068,545	96,196
10,330,987	12,137,243	22,468,230	20,618,369	1,849,861	54,872,877	10,721,431	65,594,308	57,051,952	8,542,356
318,745	289,545	608,290	571,667	36,623	1,289,996	292,062	1,582,058	1,420,925	161,133
11,114	21,921	33,035	26,376	6,659	48,995	7,171	56,166	40,547	15,619
9,071	446	9,517	9,512	5	171,044	1,212	172,256	156,944	15,312
26,427	3,743	30,170	28,940	1,230	714,587	19,195	733,782	556,220	177,562
137,708	137,554	275,262	251,063	24,199	1,135,186	210,888	1,346,074	1,166,647	179,427
13,698,364	15,186,527	28,884,891	26,589,037	2,295,854	68,814,531	12,847,452	81,661,983	70,670,234	10,991,749

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, DEC 31, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,714,064	10,183,804	14,897,868	13,269,494	1,628,374
Individuals, partnerships, and corporations - demand	2,494,753	4,660,435	7,155,188	6,352,694	802,494
Individuals, partnerships, and corporations - time	2,164,160	5,403,253	7,567,413	6,761,470	805,943
Savings deposits	787,513	2,023,483	2,810,996	2,531,566	279,430
Deposits accumulated for payment of personal loans	0	1,701	1,701	1,701	0
Other deposits of individuals, partnerships, and corps.	1,376,647	3,378,069	4,754,716	4,228,203	526,513
Certified and officers' checks, letters of credit, travelers' checks, etc	55,151	120,116	175,267	155,330	19,937
GOVERNMENT DEPOSITS - TOTAL	538,714	1,702,895	2,241,609	2,051,252	190,357
United States Government - demand	164,915	248,299	413,214	378,022	35,192
United States Government - time	41,872	61,679	103,551	100,485	3,066
States and subdivisions - demand	144,831	660,585	805,416	723,251	82,165
States and subdivisions - time	187,096	732,332	919,428	849,494	69,934
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,033,183	532,078	1,565,261	1,387,546	177,715
Commercial banks in the United States - demand	994,751	515,312	1,510,063	1,336,848	173,215
Commercial banks in the United States - time	38,432	15,552	53,984	49,484	4,500
Mutual savings banks in the United States - demand	0	1,041	1,041	1,041	0
Mutual savings banks in the United States - time	0	173	173	173	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	6,445	1,472	7,917	6,933	984
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	6,445	1,472	7,917	6,933	984
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	6,292,406	12,420,249	18,712,655	16,715,225	1,997,430
Demand	3,860,846	6,207,260	10,068,106	8,954,119	1,113,987
Time	2,431,560	6,212,989	8,644,549	7,761,106	883,443
MISCELLANEOUS LIABILITIES - TOTAL	797,675	647,466	1,445,141	1,292,225	152,916
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	619,638	285,860	905,498	808,209	97,289
Other liabilities for borrowed money	27,127	33,585	60,712	59,110	1,602
Mortgage indebtedness	16,251	6,529	22,780	20,199	2,581
Acceptances outstanding	13,157	5,100	18,257	17,422	835
Other liabilities	121,502	316,392	437,894	387,285	50,609
TOTAL LIABILITIES	7,090,081	13,067,715	20,157,796	18,007,450	2,150,346
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	264	264	264	0
RESERVES ON LOANS AND SECURITIES - TOTAL	65,946	110,022	175,968	157,317	18,651
Reserve for bad debt losses on loans	65,933	105,091	171,024	152,835	18,189
Other reserves on loans	13	2,114	2,127	1,814	313
Reserves on securities	0	2,817	2,817	2,668	149
CAPITAL ACCOUNTS - TOTAL	585,456	1,101,395	1,686,851	1,504,098	182,753
Capital notes and debentures	43,778	30,178	73,956	69,359	4,597
Equity capital - total	541,678	1,071,217	1,612,895	1,434,739	178,156
Preferred stock	0	4,851	4,851	4,851	0
Common stock	160,511	265,757	426,268	378,757	47,511
Surplus	219,831	412,916	632,747	556,822	75,925
Undivided profits	160,738	373,994	534,732	482,286	52,446
Reserve for contingencies and other capital reserves	598	13,699	14,297	12,023	2,274
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,741,483	14,279,396	22,020,879	19,669,129	2,351,750
MEMORANDA					
Demand deposits adjusted[3]	1,891,573	5,044,624	6,936,197	6,170,054	766,143
Average of total deposits for the 15 calendar days ending with call date	6,006,249	12,095,710	18,101,959	16,130,885	1,971,074
Average of total loans for the 15 calendar days ending with call date	3,760,687	6,738,639	10,499,326	9,296,339	1,202,987
Unearned discount on instalment loans included in total capital accounts	0	13,913	13,913	12,437	1,476
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	22.0	15.1	17.5	17.5	17.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	7.0	16.4	13.1	13.0	13.5
Other securities	12.8	13.8	13.4	13.5	12.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.1	52.3	53.3	53.2	54.0
Other assets	3.1	2.5	2.7	2.8	1.7
Total capital accounts	7.6	7.7	7.7	7.6	7.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.6	10.7	10.7	10.7	11.0
NUMBER OF BANKS	18	778	796	696	100

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
7,379,072	10,942,524	18,321,596	16,711,974	1,609,622	47,000,383	9,431,009	56,431,392	49,200,510	7,230,882
4,166,394	5,461,379	9,627,773	8,834,758	793,015	18,896,523	3,921,623	22,818,146	19,487,136	3,331,010
3,055,144	5,326,364	8,381,508	7,591,316	790,192	27,144,736	5,348,091	32,492,827	28,777,736	3,715,091
809,484	1,708,602	2,518,086	2,251,173	266,913	14,921,958	2,872,018	17,793,976	16,033,677	1,760,299
6,162	69,921	76,083	74,559	1,524	0	69	69	0	69
2,239,498	3,547,841	5,787,339	5,265,584	521,755	12,222,778	2,476,004	14,698,782	12,744,059	1,954,723
157,534	154,781	312,315	285,900	26,415	959,124	161,295	1,120,419	935,638	184,781
1,577,093	1,813,136	3,390,229	3,095,497	294,732	7,089,423	1,448,334	8,537,757	7,531,128	1,006,629
389,072	153,611	542,683	519,474	23,209	979,671	146,617	1,126,288	901,097	225,191
16,268	9,993	26,261	25,156	1,105	122,113	45,611	167,724	141,346	26,378
204,917	633,733	838,650	765,458	73,192	893,223	266,773	1,159,996	1,037,171	122,825
966,836	1,015,799	1,982,635	1,785,409	197,226	5,094,416	989,333	6,083,749	5,451,514	632,235
1,624,050	674,839	2,298,889	2,177,389	121,500	1,489,659	68,641	1,558,300	1,178,529	379,771
1,542,854	604,595	2,147,449	2,037,692	109,757	1,162,911	60,658	1,223,569	850,127	373,442
81,196	66,326	147,522	135,779	11,743	308,336	4,250	312,586	307,654	4,932
0	2,844	2,844	2,844	0	18,412	3,713	22,125	20,728	1,397
0	1,074	1,074	1,074	0	0	20	20	20	0
83,712	10,777	94,489	92,607	1,882	1,476,355	12,331	1,488,686	1,348,801	139,885
3,465	2,954	6,419	6,419	0	52,210	368	52,578	51,536	1,042
19,800	0	19,800	19,800	0	1,165,947	1,000	1,166,947	1,106,047	60,900
60,347	7,823	68,170	66,288	1,882	234,878	10,863	245,741	180,348	65,393
100	0	100	100	0	23,320	100	23,420	10,870	12,550
10,663,927	13,441,276	24,105,203	22,077,467	2,027,736	57,055,820	10,960,315	68,016,135	59,258,968	8,757,167
6,524,583	7,021,720	13,546,303	12,518,833	1,027,470	23,196,952	4,571,910	27,768,862	23,463,781	4,305,081
4,139,344	6,419,556	10,558,900	9,558,634	1,000,266	33,858,868	6,388,405	40,247,273	35,795,187	4,452,086
1,988,465	522,543	2,511,008	2,419,915	91,093	7,093,205	973,043	8,066,248	6,587,950	1,478,298
1,633,224	174,864	1,808,088	1,771,293	36,795	4,625,300	514,489	5,139,789	4,186,512	953,277
27,646	16,359	44,005	33,164	10,841	68,441	39,045	107,486	96,023	11,463
76,231	10,001	86,232	82,343	3,889	95,132	13,605	108,737	92,842	15,895
26,427	3,743	30,170	28,940	1,230	721,234	19,614	740,848	560,177	180,671
224,937	317,576	542,513	504,175	38,338	1,583,098	386,290	1,969,388	1,652,396	316,992
12,652,392	13,963,819	26,616,211	24,497,382	2,118,829	64,149,025	11,933,358	76,082,383	65,846,918	10,235,465
0	0	0	0	0	0	25	25	25	0
124,655	141,387	266,042	247,403	18,639	684,580	113,512	798,092	688,530	109,562
111,788	115,460	227,248	210,523	16,725	684,452	100,356	784,808	685,963	98,845
267	13,452	13,719	13,305	414	99	7,116	7,215	1,553	5,662
12,600	12,475	25,075	23,575	1,500	29	6,040	6,069	1,014	5,055
921,317	1,081,321	2,002,638	1,844,252	158,386	3,980,926	800,557	4,781,483	4,134,761	646,722
49,625	22,585	72,210	62,770	9,440	398,938	72,459	471,397	332,852	138,545
871,692	1,058,736	1,930,428	1,781,482	148,946	3,581,988	728,098	4,310,086	3,801,909	508,177
352	250	602	602	0	0	400	400	0	400
303,177	298,063	601,240	553,287	47,953	1,007,994	208,080	1,216,074	1,050,636	165,438
388,446	379,189	767,635	704,160	63,475	1,692,546	303,803	1,996,349	1,779,312	217,037
179,717	321,398	501,115	469,512	31,603	804,544	210,948	1,015,492	894,502	120,990
0	59,836	59,836	53,921	5,915	76,904	4,867	81,771	77,459	4,312
13,698,364	15,186,527	28,884,891	26,589,037	2,295,854	68,814,531	12,847,452	81,661,983	70,670,234	10,991,749
2,995,733	5,824,849	8,820,582	8,029,363	791,219	16,514,871	3,965,492	20,480,363	17,608,448	2,871,915
9,639,415	12,987,352	22,626,767	20,880,516	1,746,251	55,595,806	10,740,276	66,336,082	57,953,569	8,382,513
6,211,503	6,983,604	13,195,107	11,984,155	1,210,952	36,331,253	6,960,674	43,291,927	37,277,760	6,014,167
0	21,346	21,346	19,873	1,473	0	1,438	1,438	910	528
20.9	17.1	18.9	19.1	16.4	15.4	12.4	14.9	14.5	17.3
5.8	14.8	10.6	10.2	15.2	10.5	13.3	10.9	11.2	9.2
14.2	14.8	14.5	14.7	12.0	12.3	14.0	12.6	12.7	11.8
55.4	50.3	52.7	52.7	53.3	56.9	56.1	56.8	56.8	56.8
3.7	3.0	3.3	3.3	3.0	4.9	4.1	4.8	4.7	5.0
6.7	7.1	6.9	6.9	6.9	5.8	6.2	5.9	5.9	5.9
9.1	9.8	9.5	9.5	9.7	7.6	8.0	7.7	7.7	7.8
17	616	633	573	60	19	128	147	118	29

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	669,618	50,191	187,875	907,684
Currency and coin	67,280	6,312	32,040	105,632
Reserve with Federal Reserve banks (member banks)	236,025	13,993	0	250,018
Demand balances with banks in U.S. (except American branches of foreign banks)	160,079	22,015	134,498	316,592
Other balances with banks in United States	3,911	10	8,128	12,049
Balances with banks in foreign countries	415	0	0	415
Cash items in process of collection	201,908	7,861	13,209	222,978
INVESTMENT SECURITIES - TOTAL	1,256,397	129,820	681,880	2,068,097
U.S. Treasury securities	448,718	54,377	251,323	754,418
Securities of other U.S. Government agencies and corps.	85,058	19,423	123,828	228,309
Obligations of States and subdivisions	707,819	53,780	299,119	1,060,718
Other securities	14,802	2,240	7,610	24,652
TRADING ACCOUNT SECURITIES	35,657	0	10,838	46,495
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	168,049	21,700	69,950	259,699
OTHER LOANS AND DISCOUNTS - TOTAL	2,081,982	196,844	874,124	3,152,950
Real estate loans - total	382,259	57,289	261,874	701,422
Secured by farmland	26,962	6,620	64,823	98,405
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	12,685	242	3,479	16,406
Guaranteed by Veterans Administration	2,268	206	521	2,995
Not insured or guaranteed by FHA or VA	153,114	31,449	118,370	302,933
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	27,509	0	0	27,509
Not insured by FHA	6,239	118	3,946	10,303
Secured by other properties	153,482	18,654	70,735	242,871
Loans to domestic commercial and foreign banks	1,128	0	1,805	2,933
Loans to other financial institutions	106,489	1,865	24,664	133,018
Loans to brokers and dealers in securities	4,025	696	81	4,802
Other loans for purchasing or carrying securities	9,835	709	10,159	20,703
Loans to farmers (excluding loans on real estate)	39,326	7,427	49,583	96,336
Commercial and industrial loans (incl. open market paper)	681,477	51,249	227,126	959,852
Other loans to individuals - total	789,687	76,317	282,048	1,148,052
Passenger automobile instalment loans	257,295	26,084	111,802	395,181
Credit cards and related plans:				
Retail (charge account) credit card plans	53,249	378	2,620	56,247
Check credit and revolving credit plans	2,273	54	1,191	3,518
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	62,548	5,817	12,106	80,471
Other retail consumer goods	48,105	6,603	29,189	83,897
Residential repair and modernization instalment loans	30,654	2,655	9,692	43,001
Other instalment loans for personal expenditures	104,381	9,169	46,221	159,771
Single-payment loans for personal expenditures	231,182	25,557	69,227	325,966
All other loans (including overdrafts)	67,756	1,292	16,784	85,832
TOTAL LOANS AND SECURITIES	3,542,085	348,364	1,636,792	5,527,241
Bank premises, furniture and fixtures, and other assets representing bank premises	86,909	11,240	31,577	129,726
Real estate owned other than bank premises	3,199	629	1,457	5,285
Investments in subsidiaries not consolidated	143	0	229	372
Customers' liabilities on acceptances outstanding	2,171	0	883	3,054
Other assets	31,577	2,607	8,522	42,706
TOTAL ASSETS	4,335,702	413,031	1,867,335	6,616,068

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS			
	STATE BANKS				STATE BANKS		
NATIONAL	F.R. NON-MEMBERS	TOTAL		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	TOTAL
83,276	17,490	100,766	499	492,167	139,923		632,090
13,704	2,223	15,927	95	49,856	17,819		67,675
23,573	0	23,573	0	133,742	9,223		142,965
9,206	8,329	17,535	404	35,557	60,642		96,199
23,703	1,376	25,079	0	107,241	270		107,511
279	6	285	0	2,527	787		3,314
12,811	5,556	18,367	0	163,244	51,182		214,426
187,899	54,847	242,746	1,298	873,267	349,805		1,223,072
31,088	19,114	50,202	1,139	307,789	58,886		366,675
55,009	10,839	65,848	0	49,494	64,804		114,298
100,313	24,728	125,041	159	508,656	218,615		727,271
1,489	166	1,655	0	7,328	7,500		14,828
0	0	0	0	8,573	3,688		12,261
3,175	4,500	7,675	1,750	16,427	20,498		36,925
257,713	84,125	341,838	3,873	2,219,861	911,652		3,131,513
113,640	25,608	139,248		567,001	239,022		806,023
0	1,212	1,212		4,107	1,273		5,380
19,228	3,863	23,091		268,303	78,293		346,596
5,671	2,237	7,908		82,963	28,609		111,572
46,559	11,796	58,355		114,074	60,099		174,173
615	0	615		1,621	53		1,674
3,522	1,409	4,931		3,534	1,189		4,723
38,045	5,091	43,136		92,399	69,506		161,905
1,000	0	1,000		49,529	9,823		59,352
5	818	823		182,670	63,249		245,919
0	0	0		2,145	6,581		8,726
196	225	421		10,130	894		11,024
0	1,109	1,109		191,519	32,458		223,977
80,172	39,743	119,915		599,218	251,213		850,431
61,453	16,301	77,754		587,835	289,240		877,075
20,354	6,093	26,447		201,948	90,762		292,710
5,048	0	5,048		66,698	18,995		85,693
0	0	0		14,316	3,006		17,322
15,794	5,570	21,364		100,412	52,115		152,527
9,051	783	9,834		21,295	16,901		38,196
2,330	785	3,115		29,980	19,046		49,026
5,602	2,507	8,109		118,275	27,091		145,366
3,274	563	3,837		34,911	61,324		96,235
1,247	321	1,568		29,814	19,172		48,986
448,787	143,472	592,259	6,921	3,118,128	1,285,643		4,403,771
14,451	3,613	18,064	45	101,390	35,285		136,675
971	666	1,637	25	338	1,142		1,480
0	0	0	0	320	591		911
1,075	0	1,075	0	143	3,358		3,501
5,901	2,204	8,105	7	39,181	18,666		57,847
554,461	167,445	721,906	7,497	3,751,667	1,484,608		5,236,275

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALABAMA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,075,978	310,022	1,344,534	4,730,534
Individuals, partnerships, and corporations - demand	1,437,259	129,465	571,841	2,138,565
Individuals, partnerships, and corporations - time	1,616,079	178,773	762,893	2,557,745
Savings deposits	792,994	74,239	304,450	1,171,683
Deposits accumulated for payment of personal loans	7,058	1	1,010	8,069
Other deposits of individuals, partnerships, and corps.	816,027	104,533	457,433	1,377,993
Certified and officers' checks, letters of credit, travelers' checks, etc.	22,640	1,784	9,800	34,224
GOVERNMENT DEPOSITS - TOTAL	519,264	47,215	251,023	817,502
United States Government - demand	54,557	3,456	20,063	78,076
United States Government - time	1,255	25	2,299	3,579
States and subdivisions - demand	272,467	27,753	139,632	439,852
States and subdivisions - time	190,985	15,981	89,029	295,995
DOMESTIC INTERBANK DEPOSITS - TOTAL	154,818	6,053	67,543	228,414
Commercial banks in the United States - demand	148,989	5,253	48,003	202,245
Commercial banks in the United States - time	4,833	800	19,540	25,173
Mutual savings banks in the United States - demand	660	0	0	660
Mutual savings banks in the United States - time	336	0	0	336
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	882	0	0	882
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	882	0	0	882
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	3,750,942	363,290	1,663,100	5,777,332
Demand	1,937,454	167,711	789,339	2,894,504
Time	1,813,488	195,579	873,761	2,882,828
MISCELLANEOUS LIABILITIES - TOTAL	213,750	14,898	37,934	266,582
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	77,080	0	550	77,630
Other liabilities for borrowed money	111	0	26	137
Mortgage indebtedness	4,632	4,166	5,254	14,052
Acceptances outstanding	2,171	0	884	3,055
Other liabilities	129,756	10,732	31,220	171,708
TOTAL LIABILITIES	3,964,692	378,188	1,701,034	6,043,914
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	22	0	0	22
RESERVES ON LOANS AND SECURITIES - TOTAL	40,874	4,775	14,247	59,896
Reserve for bad debt losses on loans	40,578	3,682	13,525	57,785
Other reserves on loans	70	23	106	199
Reserves on securities	226	1,070	616	1,912
CAPITAL ACCOUNTS - TOTAL	330,114	30,068	152,054	512,236
Capital notes and debentures	3,067	600	41	3,708
Equity capital - total	327,047	29,468	152,013	508,528
Preferred stock	0	0	0	0
Common stock	88,939	6,687	38,376	134,002
Surplus	141,937	13,187	45,449	200,573
Undivided profits	85,598	9,404	66,386	161,388
Reserve for contingencies and other capital reserves	10,573	190	1,802	12,565
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,335,702	413,031	1,867,335	6,616,068
MEMORANDA				
Demand deposits adjusted[3]	1,532,000	151,141	708,064	2,391,205
Average of total deposits for the 15 calendar days ending with call date	3,647,407	356,039	1,645,861	5,649,307
Average of total loans for the 15 calendar days ending with call date	2,072,444	211,861	865,421	3,149,726
Unearned discount on instalment loans included in total capital accounts	3,204	230	4,140	7,574
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	15.4	12.2	10.1	13.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.3	17.9	20.1	14.9
Other securities	17.5	13.6	17.0	17.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.9	52.9	50.6	51.6
Other assets	2.9	3.5	2.3	2.7
Total capital accounts	7.6	7.3	8.1	7.7
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	10.3	9.7	10.6	10.3
NUMBER OF BANKS	88	20	165	273

ALASKA				ARIZONA			
INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
	STATE BANKS	TOTAL			STATE BANKS		TOTAL
NATIONAL	F.R. NON-MEMBERS			NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
321,174	91,859	413,033	5,056	2,662,121	1,131,479		3,793,600
180,107	50,454	230,561	2,096	1,009,850	472,534		1,482,384
136,683	39,201	175,884	2,925	1,619,072	641,052		2,260,124
96,241	26,912	123,153	2,119	699,756	254,505		954,261
0	0	0	0	0	0		0
40,442	12,289	52,731	806	919,316	386,547		1,305,863
4,384	2,204	6,588	35	33,199	17,893		51,092
173,605	57,641	231,246	1,853	312,518	168,874		481,392
9,810	1,310	11,120	8	36,222	17,570		53,792
4,940	47	4,987	0	30,855	21,028		51,883
23,470	5,911	29,381	541	49,458	21,420		70,878
135,385	50,373	185,758	1,304	195,983	108,856		304,839
2,625	124	2,749	0	28,941	5,687		34,628
1,537	66	1,603	0	28,941	5,562		34,503
600	0	600	0	0	125		125
488	58	546	0	0	0		0
0	0	0	0	0	0		0
347	0	347	0	9,030	3,411		12,441
0	0	0	0	368	0		368
0	0	0	0	1,000	0		1,000
347	0	347	0	7,662	2,861		10,523
0	0	0	0	0	550		550
497,751	149,624	647,375	6,909	3,012,610	1,309,451		4,322,061
220,143	60,003	280,146	2,680	1,165,700	537,840		1,703,540
277,608	89,621	367,229	4,229	1,846,910	771,611		2,618,521
16,353	4,786	21,139	22	507,178	76,710		583,888
0	0	0	0	402,945	18,381		421,326
121	0	121	0	8,000	886		8,886
192	963	1,155	0	1,446	4,019		5,465
1,075	0	1,075	0	143	3,433		3,576
14,965	3,823	18,788	22	94,644	49,991		144,635
514,104	154,410	668,514	6,931	3,519,788	1,386,161		4,905,949
0	0	0	0	0	0		0
5,651	1,069	6,720	93	28,591	10,272		38,863
5,528	1,069	6,597	93	28,591	10,250		38,841
0	0	0	0	0	0		0
123	0	123	0	0	22		22
34,706	11,966	46,672	473	203,288	88,175		291,463
140	488	628	0	25,156	19,100		44,256
34,566	11,478	46,044	473	178,132	69,075		247,207
0	0	0	0	0	0		0
8,950	3,830	12,780	100	37,113	20,858		57,971
12,800	4,736	17,536	100	89,752	29,855		119,607
12,516	2,462	14,978	238	51,267	17,955		69,222
300	450	750	35	0	407		407
554,461	167,445	721,906	7,497	3,751,667	1,484,608		5,236,275
195,985	53,071	249,056	2,672	937,293	463,526		1,400,819
501,587	152,967	654,554	6,900	2,929,829	1,285,931		4,215,760
258,282	90,583	348,865	3,885	2,209,418	902,958		3,112,376
0	0	0	22	226	0		226
15.0	10.4	14.0	6.7	13.1	9.4		12.1
15.5	17.9	16.1	15.2	9.5	8.3		9.2
18.4	14.9	17.6	2.1	14.0	15.5		14.4
47.1	52.9	48.4	75.0	59.6	62.8		60.5
4.0	3.9	4.0	1.0	3.8	4.0		3.8
6.3	7.1	6.5	6.3	5.4	5.9		5.6
7.9	9.1	8.2	8.1	6.9	6.9		6.9
5	5	10	1	3	10[13]		13

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	379,631	121,714	213,559	714,904	223
Currency and coin	32,339	5,975	24,156	62,470	10
Reserve with Federal Reserve banks (member banks)	96,298	37,102	0	133,400	0
Demand balances with banks in U.S. (except American branches of foreign banks)	134,195	42,112	173,279	349,586	213
Other balances with banks in United States	15,367	420	7,467	23,254	0
Balances with banks in foreign countries	89	0	0	89	0
Cash items in process of collection	101,343	36,105	8,657	146,105	0
INVESTMENT SECURITIES - TOTAL	550,428	134,097	506,123	1,190,648	452
U.S. Treasury securities	198,765	41,308	185,888	425,961	420
Securities of other U.S. Government agencies and corps	86,739	28,254	84,684	199,677	0
Obligations of States and subdivisions	259,752	63,031	223,411	546,194	0
Other securities	5,172	1,504	12,140	18,816	32
TRADING ACCOUNT SECURITIES	13,040	1,898	0	14,938	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	97,375	5,350	61,380	164,105	0
OTHER LOANS AND DISCOUNTS - TOTAL	952,656	286,792	691,760	1,931,208	67
Real estate loans - total	232,219	83,810	223,927	539,956	
Secured by farmland	46,057	9,487	83,044	138,588	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	6,001	2,753	5,307	14,061	
Guaranteed by Veterans Administration	875	554	1,952	3,381	
Not insured or guaranteed by FHA or VA	74,214	29,829	81,251	185,294	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	4,027	0	324	4,351	
Not insured by FHA	3,464	3,248	2,600	9,312	
Secured by other properties	97,581	37,939	49,449	184,969	
Loans to domestic commercial and foreign banks	2,012	942	3,556	6,510	
Loans to other financial institutions	20,934	3,428	11,882	36,244	
Loans to brokers and dealers in securities	9,027	12,071	655	21,753	
Other loans for purchasing or carrying securities	11,706	1,247	5,697	18,650	
Loans to farmers (excluding loans on real estate)	60,588	4,211	81,981	146,780	
Commercial and industrial loans (incl. open market paper)	299,288	74,390	186,287	559,965	
Other loans to individuals - total	307,417	102,376	171,141	580,934	
Passenger automobile instalment loans	126,492	35,412	84,292	246,196	
Credit cards and related plans:					
Retail (charge account) credit card plans	4,511	6,821	0	11,332	
Check credit and revolving credit plans	584	241	281	1,106	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	20,335	5,749	12,772	38,856	
Other retail consumer goods	24,655	15,695	16,368	56,718	
Residential repair and modernization instalment loans	11,831	5,591	6,563	23,985	
Other instalment loans for personal expenditures	42,263	5,098	20,777	68,138	
Single-payment loans for personal expenditures	76,746	27,769	30,088	134,603	
All other loans (including overdrafts)	9,465	4,317	6,634	20,416	
TOTAL LOANS AND SECURITIES	1,613,499	428,137	1,259,263	3,300,899	519
Bank premises, furniture and fixtures, and other assets representing bank premises	46,833	13,852	17,372	78,057	2
Real estate owned other than bank premises	1,551	314	617	2,482	0
Investments in subsidiaries not consolidated	300	0	0	300	0
Customers' liabilities on acceptances outstanding	447	0	208	655	0
Other assets	15,003	4,424	4,002	23,429	6
TOTAL ASSETS	2,057,264	568,441	1,495,021	4,120,726	750

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
7,717,068	1,678,808	535,986	9,931,862	1,957	736,319	94,970	121,594	952,883	5,927
442,541	73,430	46,245	562,216	0	41,375	5,003	13,204	59,582	1
3,365,268	653,117	0	4,018,385	0	269,617	31,820	0	301,437	0
461,676	79,804	322,658	864,138	1,957	168,317	26,873	98,121	293,311	5,926
341,941	121,763	36,380	500,084	0	6,944	2,550	2,150	11,644	0
33,216	13,186	52,602	99,004	0	1,685	174	0	1,859	0
3,072,426	737,508	78,101	3,888,035	0	248,381	28,550	8,119	285,050	0
12,086,054	1,633,526	1,527,583	15,247,163	6,255	867,780	111,413	339,606	1,318,799	6,074
4,996,900	552,586	420,489	5,969,975	1,372	315,853	59,644	151,743	527,240	1,706
1,196,765	205,977	406,580	1,809,322	1,815	88,212	2,619	30,750	121,581	0
5,693,427	853,675	651,701	7,198,803	2,868	439,998	45,367	156,077	641,442	0
198,962	21,288	48,813	269,063	200	23,717	3,783	1,036	28,536	4,368
500,082	265,862	25,574	791,518	0	13,819	0	0	13,819	0
1,687,075	94,700	68,650	1,850,425	0	162,575	14,668	29,799	207,042	0
27,839,922	5,337,124	3,217,927	36,394,973	2,571	2,244,137	322,126	542,738	3,109,001	86,797
8,429,470	1,315,585	1,126,261	10,871,316	0	485,253	36,203	115,055	636,511	1,718
166,121	20,021	40,941	227,083	0	15,355	2,988	4,513	22,856	0
2,170,705	43,821	90,189	2,304,715	0	36,346	3,506	1,646	41,498	0
682,307	54,681	31,390	768,378	0	56,031	4,191	3,245	63,467	0
3,593,905	362,307	453,602	4,409,814	0	185,666	11,015	53,568	250,249	1,718
16,633	45,955	4,065	66,653	0	818	0	0	818	0
379,977	206,953	84,419	671,349	0	17,082	14	1,121	18,217	0
1,419,822	581,847	421,655	2,423,324	0	173,955	14,489	50,962	239,406	0
436,142	57,519	54,084	547,745	0	11,430	72	1,105	12,607	0
1,461,100	494,368	62,699	2,018,167	0	138,756	3,422	8,240	150,418	0
196,440	173,495	1,624	371,559	0	2,600	0	247	2,847	0
179,666	34,889	14,277	228,832	0	11,194	15,031	2,618	28,843	0
840,846	101,105	47,793	989,744	0	250,942	48,035	59,213	358,190	0
10,393,798	2,196,857	1,090,910	13,681,565	4	638,429	93,072	151,916	883,417	216
4,985,686	879,124	794,335	6,659,145	0	657,703	105,402	199,124	962,229	84,863
1,809,610	277,515	364,819	2,451,944	0	225,245	17,500	86,430	329,175	27,895
633,340	62,920	19,465	715,725	0	76,202	13,964	5,187	95,353	0
151,566	83,064	17,591	252,221	0	10,777	1,522	2,299	14,598	0
305,381	23,787	30,677	359,845	0	51,895	47,581	12,407	111,883	0
280,104	24,629	61,506	366,239	0	43,469	3,316	17,018	63,803	8,551
290,467	111,757	51,859	454,083	0	17,663	9,246	7,362	34,271	3,074
519,349	60,738	112,798	692,885	0	55,558	6,541	25,758	87,857	37,759
995,869	234,714	135,620	1,366,203	0	176,894	5,732	42,663	225,289	7,584
916,774	84,182	25,944	1,026,900	2,567	47,830	20,889	5,220	73,939	0
42,113,133	7,331,212	4,839,734	54,284,079	8,826	3,288,311	448,207	912,143	4,648,661	92,871
962,841	131,515	118,878	1,213,234	258	98,128	6,496	16,839	121,463	861
14,354	14,933	7,824	37,111	0	3,246	489	2,760	6,495	949
142,471	15,312	2,200	159,983	0	22	0	0	22	0
447,675	177,433	41,830	666,938	0	4,657	76	53	4,786	0
972,365	165,133	77,442	1,214,940	3,623	51,004	5,765	10,331	67,100	1,683
52,369,907	9,514,346	5,623,894	67,508,147	14,664	4,181,687	556,003	1,063,720	5,801,410	102,291

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ARKANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,514,310	398,658	1,205,356	3,118,324	600
Individuals, partnerships, and corporations - demand	756,403	183,391	576,312	1,516,106	600
Individuals, partnerships, and corporations - time	746,264	208,204	619,921	1,574,389	0
Savings deposits	326,740	99,576	244,242	670,558	0
Deposits accumulated for payment of personal loans	3,804	0	52	3,856	0
Other deposits of individuals, partnerships, and corps.	415,720	108,628	375,627	899,975	0
Certified and officers' checks, letters of credit, travelers' checks, etc	11,643	7,063	9,123	27,829	0
GOVERNMENT DEPOSITS - TOTAL	172,203	37,963	133,906	344,072	2
United States Government - demand	28,107	3,893	11,912	43,912	0
United States Government - time	117	23	603	743	0
States and subdivisions - demand	79,267	23,458	68,054	170,779	2
States and subdivisions - time	64,712	10,589	53,337	128,638	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	115,735	48,370	9,512	173,617	0
Commercial banks in the United States - demand	113,895	47,087	9,434	170,416	0
Commercial banks in the United States - time	1,840	1,283	78	3,201	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	17	0	0	17	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	17	0	0	17	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	1,802,265	484,991	1,348,774	3,636,030	602
Demand	989,332	264,892	674,835	1,929,059	602
Time	812,933	220,099	673,939	1,706,971	0
MISCELLANEOUS LIABILITIES - TOTAL	78,397	39,168	17,880	135,445	9
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	42,082	26,740	1,850	70,672	0
Other liabilities for borrowed money	1	0	148	149	0
Mortgage indebtedness	314	510	60	884	0
Acceptances outstanding	447	0	208	655	0
Other liabilities	35,553	11,918	15,614	63,085	9
TOTAL LIABILITIES	1,880,662	524,159	1,366,654	3,771,475	611
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	15,806	4,322	9,952	30,080	2
Reserve for bad debt losses on loans	14,500	4,264	9,613	28,377	0
Other reserves on loans	623	0	102	725	2
Reserves on securities	683	58	237	978	0
CAPITAL ACCOUNTS - TOTAL	160,796	39,960	118,415	319,171	137
Capital notes and debentures	12,048	9,028	2,542	23,618	0
Equity capital - total	148,748	30,932	115,873	295,553	137
Preferred stock	0	0	1,500	1,500	0
Common stock	37,865	9,225	27,619	74,709	55
Surplus	58,946	12,364	42,142	113,452	46
Undivided profits	47,628	9,100	41,412	98,140	35
Reserve for contingencies and other capital reserves	4,309	243	3,200	7,752	1
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,057,264	568,441	1,495,021	4,120,726	750
MEMORANDA					
Demand deposits adjusted[3]	745,987	177,807	644,832	1,568,626	602
Average of total deposits for the 15 calendar days ending with call date	1,747,110	461,638	1,312,178	3,520,926	613
Average of total loans for the 15 calendar days ending with call date	945,416	283,137	697,920	1,926,473	66
Unearned discount on instalment loans included in total capital accounts	595	491	3,411	4,497	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.5	21.4	14.3	17.3	29.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.9	12.2	18.1	15.2	56.0
Other securities	13.5	11.7	15.8	14.1	4.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.0	51.4	50.4	50.8	8.9
Other assets	3.1	3.3	1.5	2.5	1.1
Total capital accounts	7.8	7.0	7.9	7.7	18.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.9	9.9	10.8	10.7	128.0
NUMBER OF BANKS	69	12	170	251	2

CALIFORNIA					COLORADO				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
35,964,775	6,147,243	4,118,892	46,230,910	0	3,054,835	384,667	802,931	4,242,433	41,170
13,955,896	2,851,547	1,698,167	18,505,610	0	1,476,868	179,086	401,642	2,057,596	233
21,230,194	3,127,223	2,333,651	26,691,068	0	1,532,984	200,463	389,618	2,123,065	40,937
11,855,771	1,443,198	1,311,421	14,610,390	0	792,118	85,917	229,937	1,107,972	16,714
0	69	24	93	0	15	0	138	153	0
9,374,423	1,683,956	1,022,206	12,080,585	0	740,851	114,546	159,543	1,014,940	24,223
778,685	168,473	87,074	1,034,232	0	44,983	5,118	11,671	61,772	0
5,624,664	837,504	631,890	7,094,058	0	351,356	41,657	130,238	523,251	0
687,296	210,438	65,835	963,569	0	76,787	8,211	15,999	100,997	0
102,668	17,402	10,107	130,177	0	4,620	46	774	5,440	0
535,585	76,034	21,753	633,372	0	83,767	8,405	31,580	123,752	0
4,299,115	533,630	534,195	5,366,940	0	186,182	24,995	81,885	293,062	0
929,180	341,841	55,875	1,326,896	0	220,452	36,609	3,323	260,384	0
655,121	337,532	40,776	1,033,429	0	201,378	32,379	3,273	237,030	0
271,977	4,082	15,094	291,153	0	18,952	4,230	50	23,232	0
2,062	227	5	2,294	0	102	0	0	102	0
20	0	0	20	0	20	0	0	20	0
1,284,109	139,885	85,298	1,509,292	0	1,402	0	2	1,404	0
50,285	1,042	2,595	53,922	0	0	0	2	2	0
1,089,297	60,900	19,500	1,169,697	0	0	0	0	0	0
135,432	65,393	35,379	236,204	0	1,402	0	0	1,402	0
9,095	12,550	27,824	49,469	0	0	0	0	0	0
43,802,728	7,466,473	4,891,955	56,161,156	0	3,628,045	462,933	936,494	5,027,472	41,170
16,800,362	3,710,686	1,951,584	22,462,632	0	1,885,287	233,199	464,167	2,582,653	233
27,002,366	3,755,787	2,940,371	33,698,524	0	1,742,758	229,734	472,327	2,444,819	40,937
5,056,620	1,405,170	269,972	6,731,762	1,877	234,564	47,236	38,950	320,750	42,116
3,234,385	916,195	47,925	4,198,505	0	93,715	21,750	9,175	124,640	0
41,170	11,190	9,010	61,370	0	32,246	202	1,734	34,182	18,234
86,677	10,528	10,152	107,357	0	15,664	2,509	2,937	21,110	309
451,632	180,542	42,007	674,181	0	4,660	76	53	4,789	0
1,242,756	286,715	160,878	1,690,349	1,877	88,279	22,699	25,051	136,029	23,573
48,859,348	8,871,643	5,161,927	62,892,918	1,877	3,862,609	510,169	975,444	5,348,222	83,286
0	0	48	48	0	34	0	71	105	0
525,292	96,595	45,083	666,970	0	35,954	4,942	7,970	48,866	0
523,733	86,095	39,337	649,165	0	35,930	4,942	7,962	48,834	0
1,503	5,489	3,073	10,065	0	24	0	0	24	0
56	5,011	2,673	7,740	0	0	0	8	8	0
2,985,267	546,108	416,836	3,948,211	12,787	283,090	40,892	80,235	404,217	19,005
281,056	128,875	42,798	452,729	0	10,923	2,847	2,200	15,970	0
2,704,211	417,233	374,038	3,495,482	12,787	272,167	38,045	78,035	388,247	19,005
0	0	250	250	0	350	0	0	350	0
738,103	138,554	130,891	1,007,548	3,500	77,653	9,010	25,790	112,453	6,313
1,293,151	176,999	165,263	1,635,413	3,538	116,353	17,262	29,196	162,811	4,353
611,337	97,521	71,732	780,590	5,739	77,099	11,709	23,016	111,824	8,301
61,620	4,159	5,902	71,681	10	712	64	33	809	38
52,369,907	9,514,346	5,623,894	67,508,147	14,664	4,181,687	556,003	1,063,720	5,801,410	102,291
12,385,519	2,425,208	1,766,872	16,577,599	0	1,358,741	164,059	436,776	1,959,576	233
42,839,586	7,099,148	4,784,849	54,723,583	0	3,503,511	457,553	916,609	4,877,673	40,324
27,405,029	5,237,321	3,210,728	35,853,078	2,500	2,231,995	336,486	544,464	3,112,945	40,840
0	0	857	857	0	1,475	432	1,059	2,966	0
14.7	17.6	9.5	14.7	13.3	17.6	17.1	11.4	16.4	5.8
11.8	8.0	14.7	11.5	21.7	9.7	11.2	17.2	11.2	1.7
12.2	12.0	12.9	12.2	20.9	11.4	8.8	14.8	11.8	4.3
56.4	57.1	58.4	56.7	17.5	57.6	60.6	53.8	57.2	84.9
4.8	5.3	4.4	4.9	26.5	3.8	2.3	2.8	3.4	3.4
5.7	5.7	7.4	5.8	87.2	6.8	7.4	7.5	7.0	18.6
7.5	7.5	8.9	7.7	112.8	9.0	10.2	10.2	9.4	20.1
57	9	78	144	8	122	18	95	235	43

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	519,339	182,463	140,589	842,391	454
Currency and coin	68,035	33,231	22,648	123,914	136
Reserve with Federal Reserve banks (member banks)	145,436	8,379	0	153,815	0
Demand balances with banks in U.S. (except American branches of foreign banks)	83,900	34,422	104,973	223,295	86
Other balances with banks in United States	36,279	1,500	2,577	40,356	59
Balances with banks in foreign countries	3,160	4,825	672	8,657	0
Cash items in process of collection	182,529	100,106	9,719	292,354	173
INVESTMENT SECURITIES - TOTAL	768,970	423,238	325,556	1,517,764	507
U.S. Treasury securities	127,985	83,384	116,480	327,849	312
Securities of other U.S. Government agencies and corps	43,778	39,772	18,337	101,887	0
Obligations of States and subdivisions	571,523	284,828	166,109	1,022,460	178
Other securities	25,684	15,254	24,630	65,568	17
TRADING ACCOUNT SECURITIES	2,709	19,423	494	22,626	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	49,855	30,300	31,340	111,495	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,933,079	892,031	876,664	3,701,774	1,687
Real estate loans - total	688,425	248,882	391,893	1,329,200	
Secured by farmland	880	613	384	1,877	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	17,219	19,332	5,072	41,623	
Guaranteed by Veterans Administration	8,652	2,506	1,397	12,555	
Not insured or guaranteed by FHA or VA	421,317	149,287	281,213	851,817	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	7,317	0	528	7,845	
Not insured by FHA	21,576	1,935	11,992	35,503	
Secured by other properties	211,464	75,209	91,307	377,980	
Loans to domestic commercial and foreign banks	5,771	7,048	1,041	13,860	
Loans to other financial institutions	69,604	57,192	3,684	130,480	
Loans to brokers and dealers in securities	12,455	5,709	6,800	24,964	
Other loans for purchasing or carrying securities	2,695	3,313	2,240	8,248	
Loans to farmers (excluding loans on real estate)	2,070	2,954	610	5,634	
Commercial and industrial loans (incl. open market paper)	570,215	254,888	208,346	1,033,449	
Other loans to individuals - total	494,452	272,627	251,144	1,018,223	
Passenger automobile instalment loans	116,493	69,310	55,205	241,008	
Credit cards and related plans:					
Retail (charge account) credit card plans	43,842	32,312	7,578	83,732	
Check credit and revolving credit plans	7,240	546	3,206	10,992	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	4,631	3,747	283	8,661	
Other retail consumer goods	12,221	4,611	8,586	25,418	
Residential repair and modernization instalment loans	29,602	10,393	12,041	52,036	
Other instalment loans for personal expenditures	92,533	40,477	54,209	187,219	
Single-payment loans for personal expenditures	187,890	111,231	110,036	409,157	
All other loans (including overdrafts)	87,392	39,418	10,906	137,716	
TOTAL LOANS AND SECURITIES	2,754,613	1,364,992	1,234,054	5,353,659	2,194
Bank premises, furniture and fixtures, and other assets representing bank premises	79,903	25,094	26,023	131,020	41
Real estate owned other than bank premises	1,826	100	581	2,507	0
Investments in subsidiaries not consolidated	412	0	0	412	0
Customers' liabilities on acceptances outstanding	2,168	8,921	1,333	12,422	0
Other assets	23,763	20,043	10,378	54,184	6
TOTAL ASSETS	3,382,024	1,601,613	1,412,958	6,396,595	2,695

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
4,387	210,327		214,714	427,209	179,508		606,717
1,214	27,030		28,244	42,333	17,958		60,291
1,250	57,899		59,149	177,914	88,073		265,987
1,248	65,894		67,142	84,421	22,768		107,189
0	45,559		45,559	34,898	0		34,898
0	0		0	2,725	1,218		3,943
675	13,945		14,620	84,918	49,491		134,409
11,747	560,607		572,354	541,787	313,567		855,354
7,573	233,766		241,339	222,484	167,252		389,736
2,502	29,945		32,447	36,042	13,733		49,775
1,546	278,526		280,072	269,864	123,353		393,217
126	18,370		18,496	13,397	9,229		22,626
0	0		0	0	0		0
2,275	42,500		44,775	92,381	24,400		116,781
22,397	785,859		808,256	1,216,402	503,075		1,719,477
12,719	272,817		285,536	358,461	166,547		525,008
917	16,440		17,357	503	568		1,071
324	6,381		6,705	15,708	1,977		17,685
163	4,684		4,847	26,538	6,514		33,052
9,482	147,125		156,607	136,569	53,642		190,211
0	0		0	8,299	1,612		9,911
0	14,604		14,604	26,863	13,401		40,264
1,833	83,583		85,416	143,981	88,833		232,814
925	770		1,695	8,700	2,773		11,473
0	23,527		23,527	149,612	75,508		225,120
0	7,654		7,654	22,194	2,659		24,853
0	4,766		4,766	4,776	7,227		12,003
394	3,200		3,594	0	0		0
2,266	177,549		179,815	352,256	91,708		443,964
5,745	281,303		287,048	266,797	136,614		403,411
1,658	79,778		81,436	79,905	22,973		102,878
0	18,508		18,508	43,854	0		43,854
0	12,058		12,058	1,793	0		1,793
250	29,954		30,204	89	10,590		10,679
529	6,324		6,853	13,458	7,514		20,972
364	9,425		9,789	9,332	16,246		25,578
2,245	47,482		49,727	38,762	32,418		71,180
699	77,774		78,473	79,604	46,873		126,477
348	14,273		14,621	53,606	20,039		73,645
36,419	1,388,966		1,425,385	1,850,570	841,042		2,691,612
671	30,142		30,813	28,379	10,882		39,261
15	560		575	1,322	72		1,394
0	5		5	0	0		0
0	88		88	2,565	1,048		3,613
157	13,786		13,943	21,510	8,740		30,250
41,649	1,643,874		1,685,523	2,331,559	1,041,292		3,372,847

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CONNECTICUT				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,542,022	1,048,529	1,137,286	4,727,837	2,398
Individuals, partnerships, and corporations - demand	1,326,012	589,892	514,154	2,430,058	2,092
Individuals, partnerships, and corporations - time	1,174,761	445,938	600,475	2,221,174	259
Savings deposits	722,926	247,543	432,241	1,402,710	259
Deposits accumulated for payment of personal loans	52	20	13	85	0
Other deposits of individuals, partnerships, and corps.	451,783	198,375	168,221	818,379	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	41,249	12,699	22,657	76,605	47
GOVERNMENT DEPOSITS - TOTAL	301,069	256,391	83,974	641,434	2
United States Government - demand	73,645	48,525	27,350	149,520	0
United States Government - time	42	0	0	42	0
States and subdivisions - demand	79,279	57,514	28,415	165,208	2
States and subdivisions - time	148,103	150,352	28,209	326,664	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	110,409	64,298	14,867	189,574	0
Commercial banks in the United States - demand	85,288	48,970	3,979	138,237	0
Commercial banks in the United States - time	910	6	0	916	0
Mutual savings banks in the United States - demand	24,011	15,322	10,888	50,221	0
Mutual savings banks in the United States - time	200	0	0	200	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	2,673	2,700	321	5,694	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	100	0	0	100	0
Banks in foreign countries - demand	2,573	2,700	321	5,594	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,956,173	1,371,918	1,236,448	5,564,539	2,400
Demand	1,632,057	775,622	607,764	3,015,443	2,141
Time	1,324,116	596,296	628,684	2,549,096	259
MISCELLANEOUS LIABILITIES - TOTAL	145,767	84,847	42,210	272,824	5
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	43,709	29,004	200	72,913	0
Other liabilities for borrowed money	119	0	265	384	0
Mortgage indebtedness	132	1,031	6,419	7,582	0
Acceptances outstanding	2,168	8,921	1,333	12,422	0
Other liabilities	99,639	45,891	33,993	179,523	5
TOTAL LIABILITIES	3,101,940	1,456,765	1,278,658	5,837,363	2,405
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	35,558	17,100	15,267	67,925	0
Reserve for bad debt losses on loans	35,491	17,100	14,461	67,052	0
Other reserves on loans	66	0	400	466	0
Reserves on securities	1	0	406	407	0
CAPITAL ACCOUNTS - TOTAL	244,526	127,748	119,033	491,307	290
Capital notes and debentures	11,729	16,630	1,528	29,887	0
Equity capital - total	232,797	111,118	117,505	461,420	290
Preferred stock	0	0	0	0	0
Common stock	57,849	26,946	26,924	111,719	100
Surplus	131,155	59,524	67,671	258,350	100
Undivided profits	43,768	24,648	22,472	90,888	56
Reserve for contingencies and other capital reserves	25	0	438	463	34
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,382,024	1,601,613	1,412,958	6,396,595	2,695
MEMORANDA					
Demand deposits adjusted[3]	1,290,595	578,021	566,716	2,435,332	1,968
Average of total deposits for the 15 calendar days ending with call date	2,888,264	1,362,866	1,218,575	5,469,705	2,269
Average of total loans for the 15 calendar days ending with call date	1,884,933	888,169	880,437	3,653,539	2,269
Unearned discount on instalment loans included in total capital accounts	156	0	701	857	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.4	11.4	9.9	13.2	16.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	5.1	7.7	9.5	6.7	11.6
Other securities	17.7	19.9	13.5	17.4	7.2
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	58.6	57.6	64.3	59.6	62.6
Other assets	3.2	3.4	2.7	3.1	1.7
Total capital accounts	7.2	8.0	8.4	7.7	10.8
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.9	9.6	10.3	9.4	15.0
NUMBER OF BANKS	26	3	33	62	1

DELAWARE				DISTRICT OF COLUMBIA			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			
	STATE BANKS		TOTAL		STATE BANKS		TOTAL
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS	
37,006	1,249,458		1,286,464	1,889,911	849,215		2,739,126
14,345	661,658		676,003	1,041,314	474,612		1,515,926
22,422	581,924		604,346	793,014	361,751		1,154,765
19,198	269,501		288,699	409,393	199,067		608,460
0	250		250	14,784	12,309		27,093
3,224	312,173		315,397	368,837	150,375		519,212
239	5,876		6,115	55,583	12,852		68,435
535	123,222		123,757	33,537	36,714		70,251
390	61,714		62,104	29,164	36,122		65,286
0	100		100	2,895	500		3,395
113	28,393		28,506	408	92		500
32	33,015		33,047	1,070	0		1,070
1	13,831		13,832	31,962	20,928		52,890
1	8,904		8,905	31,962	20,838		52,800
0	0		0	0	90		90
0	4,927		4,927	0	0		0
0	0		0	0	0		0
0	33		33	77,389	11,917		89,306
0	0		0	54,800	5,033		59,833
0	0		0	15,197	4,692		19,889
0	33		33	7,392	2,192		9,584
0	0		0	0	0		0
37,542	1,386,544		1,424,086	2,032,799	918,774		2,951,573
15,088	771,505		786,593	1,220,623	551,741		1,772,364
22,454	615,039		637,493	812,176	367,033		1,179,209
735	107,332		108,067	87,874	20,441		108,315
0	56,200		56,200	41,750	3,550		45,300
0	2,724		2,724	14,480	0		14,480
0	11		11	0	0		0
0	88		88	2,565	1,048		3,613
735	48,309		49,044	29,079	15,843		44,922
38,277	1,493,876		1,532,153	2,120,673	939,215		3,059,888
0	0		0	0	0		0
68	12,893		12,961	22,265	7,494		29,759
68	12,867		12,935	22,265	7,494		29,759
0	26		26	0	0		0
0	0		0	0	0		0
3,304	137,105		140,409	188,617	94,583		283,200
0	3,000		3,000	1,375	12,500		13,875
3,304	134,105		137,409	187,242	82,083		269,325
0	0		0	1,595	0		1,595
1,245	33,843		35,088	39,732	11,598		51,330
1,232	69,827		71,059	95,592	32,549		128,141
823	30,240		31,063	49,486	37,437		86,923
4	195		199	837	499		1,336
41,649	1,643,874		1,685,523	2,331,555	1,041,292		3,372,847
14,022	686,942		700,964	1,074,579	445,290		1,519,869
37,112	1,372,905		1,410,017	1,949,750	896,832		2,846,582
22,684	838,246		860,930	1,190,065	527,993		1,718,058
103	497		600	0	0		0
10.5	12.8		12.7	18.3	17.2		18.0
24.2	16.0		16.2	11.1	17.4		13.0
4.0	18.1		17.7	12.1	12.7		12.3
59.2	50.4		50.6	56.1	50.7		54.4
2.0	2.7		2.7	2.3	2.0		2.2
7.9	8.3		8.3	8.1	9.1		8.4
11.1	11.4		11.4	11.2	13.6		11.9
5	13[14]		18	11	3[15]		14

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,086,870	96,815	573,478	2,757,163	6,885
Currency and coin	189,684	8,311	92,886	290,881	381
Reserve with Federal Reserve banks (member banks)	627,465	17,379	0	644,844	0
Demand balances with banks in U.S. (except American branches of foreign banks)	606,827	31,235	448,296	1,086,358	6,270
Other balances with banks in United States	67,506	800	13,168	81,474	0
Balances with banks in foreign countries	3,232	638	85	3,955	0
Cash items in process of collection	592,156	38,452	19,043	649,651	234
INVESTMENT SECURITIES - TOTAL	3,599,958	147,768	2,552,034	6,299,760	15,714
U.S. Treasury securities	1,125,077	62,997	1,078,572	2,266,646	9,029
Securities of other U.S. Government agencies and corps	550,403	13,158	376,993	940,554	1,198
Obligations of States and subdivisions	1,838,840	70,406	1,070,492	2,979,738	5,130
Other securities	85,638	1,207	25,977	112,822	357
TRADING ACCOUNT SECURITIES	21,206	5,373	0	26,579	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	533,017	5,100	301,266	839,383	0
OTHER LOANS AND DISCOUNTS - TOTAL	4,950,120	246,566	2,626,527	7,823,213	24,108
Real estate loans - total	1,220,813	95,052	719,672	2,035,537	9,071
Secured by farmland	22,718	3,727	52,696	79,141	130
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	165,520	23,477	15,457	204,454	0
Guaranteed by Veterans Administration	39,043	5,984	6,223	51,250	0
Not insured or guaranteed by FHA or VA	352,886	27,706	256,792	637,384	5,510
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	27,783	0	497	28,280	0
Not insured by FHA	60,030	5,431	34,533	99,994	0
Secured by other properties	552,833	28,727	353,474	935,034	3,431
Loans to domestic commercial and foreign banks	17,327	2,463	3,980	23,770	0
Loans to other financial institutions	254,044	6,255	27,259	287,558	30
Loans to brokers and dealers in securities	32,663	719	27,736	61,118	0
Other loans for purchasing or carrying securities	33,612	2,487	17,452	53,551	0
Loans to farmers (excluding loans on real estate)	54,102	5,321	52,101	111,524	0
Commercial and industrial loans (incl. open market paper)	1,612,794	81,575	692,731	2,387,100	6,367
Other loans to individuals - total	1,643,010	49,917	1,060,230	2,753,157	3,767
Passenger automobile instalment loans	521,018	15,948	395,088	932,054	1,785
Credit cards and related plans:					
Retail (charge account) credit card plans	104,539	5,318	34,944	144,801	0
Check credit and revolving credit plans	14,021	0	3,482	17,503	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	184,732	3,342	118,789	306,863	213
Other retail consumer goods	113,279	2,791	77,203	193,273	1,022
Residential repair and modernization instalment loans	82,672	2,415	57,327	142,414	0
Other instalment loans for personal expenditures	169,059	5,099	120,092	294,250	510
Single-payment loans for personal expenditures	453,690	15,004	253,305	721,999	237
All other loans (including overdrafts)	81,755	2,777	25,366	109,898	4,873
TOTAL LOANS AND SECURITIES	9,104,301	404,807	5,479,827	14,988,935	39,822
Bank premises, furniture and fixtures, and other assets representing bank premises	222,428	7,553	113,270	343,251	893
Real estate owned other than bank premises	7,449	333	5,735	13,517	92
Investments in subsidiaries not consolidated	1,584	79	1	1,664	0
Customers' liabilities on acceptances outstanding	7,115	238	11,754	19,107	0
Other assets	136,291	4,546	56,193	197,030	113
TOTAL ASSETS	11,566,038	514,371	6,240,258	18,320,667	47,805

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF FR SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
1,009,055	235,880	401,443	1,646,378	922	246,115	20,513	128,752	39,000	32,698	200,450
57,189	12,240	64,781	134,210	136	37,418	8	10,208	2,658	3,171	16,037
315,826	80,463	0	396,289	0	1,781	0	62,093	21,615	0	83,708
138,657	46,703	280,619	465,979	621	80,661	7,579	11,313	7,139	26,054	44,506
46,545	1,150	24,144	71,839	100	240	12,926	300	0	750	1,050
2,852	749	0	3,601	0	2,849	0	0	0	0	0
447,986	94,575	31,899	574,460	65	123,166	0	44,838	7,588	2,723	55,149
872,120	203,498	1,009,893	2,085,511	238	514,854	10,730	339,812	61,044	63,541	464,397
271,460	75,750	390,676	737,886	199	119,510	0	113,841	29,615	20,531	163,987
50,312	10,838	130,648	191,798	5	56,957	0	11,480	1,109	3,673	16,262
500,331	104,134	474,003	1,078,468	0	327,230	4,811	206,881	29,934	38,483	275,298
50,017	12,776	14,566	77,359	34	11,157	5,919	7,610	386	854	8,850
19,210	9,906	0	29,116	0	0	0	14,399	0	0	14,399
176,975	91,150	191,775	459,900	98	29,500	0	7,876	7,320	4,550	19,746
2,859,766	644,486	1,964,168	5,468,420	3,582	1,229,379	13,555	669,122	167,275	149,809	986,206
465,176	124,390	669,413	1,258,979	2,481	491,824	5,155	179,787	27,383	21,115	228,285
30,242	7,422	159,543	197,207	117	2,946	0	2,706	2,487	1,766	6,959
12,511	1,492	2,006	16,009	198	54,907	236	75,150	1,711	2,511	79,372
6,957	2,872	382	10,211	22	27,857	114	15,483	1,144	1,071	17,698
211,325	35,272	333,153	579,750	2,110	233,389	2,275	57,850	8,762	8,322	74,934
0	10,988	59	11,047	9	610	0	90	0	0	90
7,341	14,345	12,434	34,120	0	23,745	0	2,206	88	0	2,294
196,800	51,999	161,836	410,635	25	148,370	2,530	26,302	13,191	7,445	46,938
24,256	778	74,551	99,585	0	3,788	0	31	0	1,500	1,531
129,870	33,877	25,730	189,477	0	57,353	0	13,241	626	5,896	19,763
12,647	28	1,394	14,069	0	1,018	0	1,149	0	324	1,473
10,241	13,718	9,511	33,470	8	4,624	4,426	5,943	51	500	6,494
22,608	4,495	100,458	127,561	186	10,521	0	113,046	30,100	42,333	185,479
1,086,331	234,688	358,656	1,679,675	61	355,409	0	146,814	52,204	36,541	235,559
1,053,336	225,067	700,770	1,979,173	717	271,726	0	203,351	55,990	40,642	299,983
249,305	40,694	262,063	552,062	134	74,453	0	75,561	24,913	13,977	114,451
138,840	15,528	18,090	172,458	0	21,459	0	13,170	434	2,389	15,993
10,944	3,864	0	14,808	0	11,628	0	6,130	30	586	6,746
66,392	2,340	35,154	103,886	30	0	0	38,439	8,493	3,670	50,602
54,465	30,875	66,661	152,001	33	8,980	0	20,561	2,637	6,128	29,326
32,113	3,009	28,853	63,975	195	21,373	0	11,995	2,959	1,862	16,816
133,836	25,774	125,002	284,612	184	78,394	0	20,704	5,966	5,141	31,811
367,441	102,983	164,947	635,371	141	55,439	0	16,791	10,558	6,889	34,238
55,301	7,445	23,685	86,431	129	33,116	3,974	5,760	921	958	7,639
3,928,071	949,040	3,165,836	8,042,947	3,918	1,773,733	24,285	1,031,209	235,639	217,900	1,484,748
180,177	53,221	72,982	306,380	37	59,885	1,356	20,819	5,288	3,692	29,799
2,527	1,119	2,431	6,077	0	1,431	207	79	305	870	1,254
16,996	0	502	17,498	0	0	0	0	0	0	0
13,478	6,460	515	20,453	0	18,456	0	0	0	0	0
53,336	40,605	16,653	110,594	28	43,048	727	11,776	2,626	3,126	17,528
5,203,640	1,286,325	3,660,362	10,150,327	4,905	2,142,668	47,088	1,192,635	282,858	258,286	1,733,779

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	FLORIDA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	8,178,549	367,336	4,739,475	13,285,360	34,135
Individuals, partnerships, and corporations - demand	3,962,604	192,444	2,195,712	6,350,760	10,074
Individuals, partnerships, and corporations - time	4,111,594	169,928	2,479,796	6,761,318	23,988
Savings deposits	2,040,425	80,802	1,342,459	3,463,686	21,927
Deposits accumulated for payment of personal loans	197	0	1,048	1,245	0
Other deposits of individuals, partnerships, and corps.	2,070,972	89,126	1,136,289	3,296,387	2,061
Certified and officers' checks, letters of credit, travelers' checks, etc.	104,351	4,964	63,967	173,282	73
GOVERNMENT DEPOSITS - TOTAL	1,210,558	56,259	800,885	2,067,702	3,775
United States Government - demand	128,314	5,307	90,139	223,760	212
United States Government - time	864	0	2,061	2,925	0
States and subdivisions - demand	405,429	12,629	280,588	698,646	946
States and subdivisions - time	675,951	38,323	428,097	1,142,371	2,617
DOMESTIC INTERBANK DEPOSITS - TOTAL	758,782	33,880	46,657	839,319	0
Commercial banks in the United States - demand	736,731	31,120	44,171	812,022	0
Commercial banks in the United States - time	18,048	2,760	2,486	23,294	0
Mutual savings banks in the United States - demand	3,591	0	0	3,591	0
Mutual savings banks in the United States - time	412	0	0	412	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	14,577	3,272	1,026	18,875	0
Foreign governments, central banks, etc. - demand	2,168	112	0	2,280	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	11,909	3,160	1,026	16,095	0
Banks in foreign countries - time	500	0	0	500	0
TOTAL DEPOSITS	10,162,466	460,747	5,588,043	16,211,256	37,910
Demand	5,355,097	249,736	2,675,603	8,280,436	11,305
Time	4,807,369	211,011	2,912,440	7,930,820	26,605
MISCELLANEOUS LIABILITIES - TOTAL	514,017	14,087	150,864	678,968	2,796
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	254,173	6,015	5,600	265,788	0
Other liabilities for borrowed money	6,286	0	1,593	7,879	0
Mortgage indebtedness	11,334	692	5,687	17,713	0
Acceptances outstanding	7,115	238	11,754	19,107	0
Other liabilities	235,109	7,142	126,230	368,481	2,796
TOTAL LIABILITIES	10,676,483	474,834	5,738,907	16,890,224	40,706
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	81,603	3,747	41,010	126,360	286
Reserve for bad debt losses on loans	80,020	3,679	40,370	124,069	286
Other reserves on loans	1,187	68	130	1,385	0
Reserves on securities	396	0	510	906	0
CAPITAL ACCOUNTS - TOTAL	807,952	35,790	460,341	1,304,083	6,813
Capital notes and debentures	32,943	0	8,986	41,929	0
Equity capital - total	775,009	35,790	451,355	1,262,154	6,813
Preferred stock	200	0	100	300	0
Common stock	244,836	10,900	154,067	409,803	2,052
Surplus	326,146	17,050	201,753	544,949	2,402
Undivided profits	184,572	7,440	90,267	282,279	1,168
Reserve for contingencies and other capital reserves	19,255	400	5,168	24,823	1,191
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	11,566,038	514,371	6,240,258	18,320,667	47,805
MEMORANDA					
Demand deposits adjusted[3]	3,897,896	174,857	2,522,250	6,595,003	10,859
Average of total deposits for the 15 calendar days ending with call date	9,860,977	438,287	5,461,382	15,760,646	38,046
Average of total loans for the 15 calendar days ending with call date	4,900,320	245,767	2,685,360	7,831,447	24,106
Unearned discount on instalment loans included in total capital accounts	4,249	42	5,085	9,376	182
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	18.0	18.8	9.2	15.0	14.4
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.5	14.8	23.3	17.5	21.4
Other securities	16.8	15.0	17.6	17.0	11.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	47.4	48.9	46.9	47.3	50.4
Other assets	3.2	2.5	3.0	3.1	2.3
Total capital accounts	7.0	7.0	7.4	7.1	14.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.7	10.1	10.0	9.8	21.4
NUMBER OF BANKS	230	10	295	535	5

GEORGIA					HAWAII		IDAHO			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS	NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL				MEMBERS OF FF SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				TOTAL		NATIONAL	STATE MEMBERS		
3,264,743	806,893	2,716,815	6,788,451	3,802	1,486,145	19,800	921,514	219,751	201,734	1,342,999
1,837,991	416,464	1,271,279	3,525,734	2,352	685,015	19,800	369,959	99,215	80,727	549,901
1,397,943	380,717	1,424,260	3,202,920	1,431	768,521	0	541,803	117,485	118,662	777,950
405,886	104,442	454,184	964,512	1,382	472,796	0	252,841	44,935	48,846	346,622
267	0	805	1,072	0	0	0	0	0	40	40
991,790	276,275	969,271	2,237,336	49	295,725	0	288,962	72,550	69,776	431,288
28,809	9,712	21,276	59,797	19	32,609	0	9,752	3,051	2,345	15,148
463,216	93,499	417,187	973,902	69	361,514	0	130,424	32,802	26,119	189,345
80,159	22,242	54,042	156,443	0	35,973	0	9,509	1,610	2,556	13,675
2,712	960	906	4,578	0	5,962	0	235	8,267	0	8,502
185,330	39,754	169,596	394,680	69	30,379	0	76,665	16,027	13,968	106,660
195,015	30,543	192,643	418,201	0	289,200	0	44,015	6,898	9,595	60,508
362,089	82,049	42,195	486,333	0	22,377	0	4,108	2,004	2,292	8,404
328,810	75,539	30,062	434,411	0	21,063	0	3,108	1,254	2,292	6,654
32,810	6,220	12,133	51,163	0	888	0	1,000	750	0	1,750
419	290	0	709	0	426	0	0	0	0	0
50	0	0	50	0	0	0	0	0	0	0
8,060	12,116	20	20,196	0	20,061	0	0	0	0	0
934	0	0	934	0	84	0	0	0	0	0
5,000	0	20	5,020	0	5,500	0	0	0	0	0
2,126	608	0	2,734	0	13,677	0	0	0	0	0
0	11,508	0	11,508	0	800	0	0	0	0	0
4,098,108	994,557	3,176,217	8,268,882	3,871	1,890,097	19,800	1,056,046	254,557	230,145	1,540,748
2,464,578	564,609	1,546,255	4,575,442	2,440	819,226	19,800	468,993	121,157	101,888	692,038
1,633,530	429,948	1,629,962	3,693,440	1,431	1,070,871	0	587,053	133,400	128,257	848,710
632,114	177,009	140,180	949,303	71	77,654	12,799	48,602	6,746	9,095	64,443
394,186	92,425	6,000	492,611	0	4,000	0	2,150	300	650	3,100
53,167	18,304	4,262	75,733	10	0	2,318	15,000	0	130	15,130
22,678	7,036	5,788	35,502	0	10,045	0	113	0	738	851
13,478	6,460	515	20,453	0	18,457	0	0	0	0	0
148,605	52,784	123,615	325,004	61	45,152	10,481	31,339	6,446	7,577	45,362
4,730,222	1,171,566	3,316,397	9,218,185	3,942	1,967,751	32,599	1,104,648	261,303	239,240	1,605,191
0	0	0	0	0	0	0	0	0	124	124
53,384	10,292	37,072	100,748	0	17,608	0	10,084	2,807	2,033	14,924
50,901	10,267	31,175	92,343	0	17,608	0	10,084	2,807	2,033	14,924
541	25	2,078	2,644	0	0	0	0	0	0	0
1,942	0	3,819	5,761	0	0	0	0	0	0	0
420,034	104,467	306,893	831,394	963	157,309	14,489	77,903	18,748	16,889	113,540
45,702	6,000	8,696	60,398	0	26,850	0	0	2,535	125	2,660
374,332	98,467	298,197	770,996	963	130,459	14,489	77,903	16,213	16,764	110,880
0	0	0	0	0	0	0	0	400	0	400
109,103	21,737	85,269	216,109	291	33,849	4,377	19,690	3,905	5,679	29,274
128,259	42,709	122,100	293,068	544	50,797	5,007	41,078	7,865	7,936	56,879
97,333	27,682	68,471	193,486	123	42,763	5,095	17,135	4,043	2,699	23,877
39,637	6,339	22,357	68,333	5	3,050	10	0	0	450	450
5,203,640	1,286,325	3,660,362	10,150,327	4,905	2,142,668	47,088	1,192,635	282,858	258,286	1,733,779
1,607,623	372,253	1,430,252	3,410,128	2,375	639,024	19,800	411,538	110,705	94,317	616,560
4,090,128	979,324	3,113,222	8,182,674	3,616	1,784,252	19,688	1,045,657	251,824	226,784	1,524,265
2,851,566	740,775	1,982,675	5,575,016	3,375	1,227,917	13,460	663,601	170,618	147,033	981,252
2,563	42	6,945	9,550	0	0	0	38	191	0	229
19.4	18.3	11.0	16.2	18.8	11.5	43.6	10.8	13.8	12.7	11.6
6.2	6.7	14.2	9.2	4.2	8.2	.0	10.5	10.9	9.4	10.4
10.9	9.9	13.3	11.7	.7	15.8	22.8	19.2	10.7	15.2	17.2
58.4	57.2	58.9	58.4	75.0	58.8	28.8	56.8	61.7	59.8	58.0
5.1	7.9	2.5	4.5	1.3	5.7	4.9	2.7	2.9	3.0	2.8
8.1	8.1	8.4	8.2	19.6	7.3	30.8	6.5	6.6	6.5	6.5
10.7	10.7	10.7	10.7	25.4	8.9	54.5	8.2	8.8	8.2	8.3
60	10	358	428	6	7[16]	3	7	6	11	24

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	3,831,693	1,105,971	838,000	5,775,664	19,002
Currency and coin	276,862	42,407	103,921	423,190	250
Reserve with Federal Reserve banks (member banks)	1,281,295	439,282	0	1,720,577	0
Demand balances with banks in U.S. (except American branches of foreign banks)	499,113	127,292	677,816	1,304,221	18,666
Other balances with banks in United States	113,661	5,801	12,621	132,083	86
Balances with banks in foreign countries	29,628	27,820	6,770	64,218	0
Cash items in process of collection	1,631,134	463,369	36,872	2,131,375	0
INVESTMENT SECURITIES - TOTAL	8,210,182	2,087,937	3,582,911	13,881,030	130,150
U.S. Treasury securities	3,044,418	908,445	1,545,101	5,497,964	17,388
Securities of other U.S. Government agencies and corps	963,673	182,355	740,192	1,886,220	12,059
Obligations of States and subdivisions	3,911,011	879,704	1,189,223	5,979,938	60,760
Other securities	291,080	117,433	108,395	516,908	39,943
TRADING ACCOUNT SECURITIES	468,752	94,959	672	564,383	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	758,855	271,600	313,794	1,344,249	57,000
OTHER LOANS AND DISCOUNTS - TOTAL	15,596,222	3,152,252	4,367,795	23,116,269	15,242
Real estate loans - total	2,765,347	528,915	1,436,338	4,730,600	2,815
Secured by farmland	137,199	20,900	105,348	263,447	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	139,093	13,351	68,804	221,248	0
Guaranteed by Veterans Administration	40,449	6,285	31,442	78,176	0
Not insured or guaranteed by FHA or VA	1,428,205	313,847	717,824	2,459,876	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	35,955	10,308	5,618	51,881	0
Not insured by FHA	99,897	31,024	73,428	204,349	0
Secured by other properties	884,549	133,200	433,874	1,451,623	2,815
Loans to domestic commercial and foreign banks	340,659	59,745	32,709	433,113	0
Loans to other financial institutions	1,425,935	308,788	77,823	1,812,546	566
Loans to brokers and dealers in securities	392,919	151,467	29,185	573,571	0
Other loans for purchasing or carrying securities	339,760	110,712	38,181	488,653	0
Loans to farmers (excluding loans on real estate)	380,372	72,659	343,063	796,094	0
Commercial and industrial loans (incl. open market paper)	6,892,468	1,280,681	1,143,573	9,316,722	11,861
Other loans to individuals - total	2,598,439	551,200	1,237,638	4,387,277	0
Passenger automobile instalment loans	791,919	129,170	519,908	1,440,997	0
Credit cards and related plans:					
Retail (charge account) credit card plans	115,333	17,474	10,206	143,013	0
Check credit and revolving credit plans	28,187	28,555	5,991	62,733	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	110,943	19,726	55,541	186,210	0
Other retail consumer goods	172,555	12,952	76,535	262,042	0
Residential repair and modernization instalment loans	133,517	17,877	65,956	217,350	0
Other instalment loans for personal expenditures	324,466	50,003	186,362	560,831	0
Single-payment loans for personal expenditures	921,519	275,443	317,139	1,514,101	0
All other loans (including overdrafts)	460,323	88,085	29,285	577,693	0
TOTAL LOANS AND SECURITIES	25,034,011	5,606,748	8,265,172	38,905,931	202,392
Bank premises, furniture and fixtures, and other assets representing bank premises	431,008	115,749	146,647	693,404	10,320
Real estate owned other than bank premises	11,326	2,916	8,505	22,747	5,012
Investments in subsidiaries not consolidated	58,901	0	252	59,153	17,025
Customers' liabilities on acceptances outstanding	240,618	17,806	11,855	270,279	0
Other assets	483,025	78,600	74,649	636,274	21,317
TOTAL ASSETS	30,090,582	6,927,790	9,345,080	46,363,452	275,068

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
1,557,138	145,339	354,699	2,057,176	963	539,634	186,880	399,000	1,125,514	2,290
123,452	20,506	58,826	202,784	120	31,182	17,260	47,509	95,951	166
380,841	51,103	0	431,944	0	112,271	62,139	0	174,410	0
293,604	53,191	248,821	595,616	843	134,771	46,832	315,755	497,358	2,076
42,641	1,100	8,368	52,109	0	1,250	501	8,223	9,974	0
44,681	0	5	44,686	0	60	0	0	60	0
671,919	19,439	38,679	730,037	0	260,100	60,148	27,513	347,761	48
2,159,608	429,326	1,507,300	4,096,234	1,855	729,768	447,946	1,427,174	2,604,888	5,247
903,992	231,362	743,614	1,878,968	1,695	306,830	200,404	720,136	1,227,370	2,846
240,110	45,986	192,692	478,788	0	97,310	54,372	205,421	357,103	1,149
982,352	139,721	527,914	1,649,987	150	317,889	188,740	467,755	974,384	651
33,154	12,257	43,080	88,491	10	7,739	4,430	33,862	46,031	601
70,142	0	8,117	78,259	0	2,470	0	153	2,623	0
478,628	56,475	246,873	781,976	0	104,150	47,057	106,867	258,074	750
4,047,608	590,994	2,010,267	6,648,869	81	1,308,897	582,732	2,224,150	4,115,779	9,303
1,266,513	227,957	802,596	2,297,066	0	331,552	149,851	519,549	1,000,952	1,181
64,101	31,178	114,042	209,321	0	24,687	14,429	102,896	142,012	541
66,922	13,713	15,758	96,393	0	20,279	4,611	18,956	43,846	1
20,398	1,779	3,335	25,512	0	13,962	2,910	6,367	23,239	0
686,406	122,615	470,131	1,279,152	0	164,082	72,453	255,967	492,502	484
2,003	0	581	2,584	0	2,856	243	2,122	5,221	0
15,123	2,773	8,887	26,783	0	8,748	3,524	8,954	21,226	0
411,560	55,899	189,862	657,321	0	96,938	51,681	124,287	272,906	155
34,001	0	1,907	35,908	0	1,318	324	4,626	6,268	0
187,456	15,626	18,404	221,486	0	16,115	15,050	30,146	61,311	0
77,804	750	4,258	82,812	0	11,344	7,168	2,378	20,890	0
36,960	2,537	9,114	48,611	0	19,800	3,071	15,202	38,073	31
97,159	46,457	186,435	330,051	0	267,883	117,508	867,169	1,252,560	6,075
1,092,572	127,436	368,690	1,588,698	0	331,510	147,808	379,389	858,707	612
1,181,671	164,389	603,101	1,949,161	0	313,784	136,025	389,386	839,195	1,327
414,039	57,371	227,384	698,794	0	115,436	61,405	171,229	348,070	518
44,819	694	12,614	58,127	0	14,119	720	497	15,336	0
8,177	0	1,568	9,745	0	2,190	1,360	563	4,113	0
106,743	16,135	63,880	186,758	0	26,947	9,113	26,538	62,598	24
64,656	7,598	41,546	113,800	0	21,502	5,504	25,690	52,696	119
80,230	8,917	22,567	111,714	0	16,861	7,098	15,092	39,051	65
157,674	30,848	98,111	286,633	0	28,388	14,619	46,180	89,187	208
305,333	42,826	135,431	483,590	0	88,341	36,206	103,597	228,144	393
73,472	5,842	15,762	95,076	81	15,591	5,927	16,305	37,823	77
6,755,986	1,076,795	3,772,557	11,605,338	1,936	2,145,285	1,077,735	3,758,344	6,981,364	15,300
110,178	11,311	59,261	180,750	2	38,177	20,289	44,231	102,697	61
1,852	501	4,194	6,547	0	1,225	783	3,443	5,451	0
2,016	0	0	2,016	0	150	0	9	159	0
27,547	198	538	28,283	0	117	8	0	125	0
99,595	7,722	33,057	140,374	5	19,033	9,139	18,163	46,335	8
8,554,312	1,241,866	4,224,306	14,020,484	2,906	2,743,621	1,294,834	4,223,190	8,261,645	17,659

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ILLINOIS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	20,513,040	4,808,423	7,392,844	32,714,307	133,279
Individuals, partnerships, and corporations - demand	8,722,782	2,088,219	2,655,762	13,466,763	46,607
Individuals, partnerships, and corporations - time	11,491,213	2,619,817	4,638,385	18,749,415	86,667
Savings deposits	4,970,706	1,367,086	2,536,077	8,873,869	0
Deposits accumulated for payment of personal loans	44,519	1,652	2,194	48,365	0
Other deposits of individuals, partnerships, and corps.	6,475,988	1,251,079	2,100,114	9,827,181	86,667
Certified and officers' checks, letters of credit, travelers' checks, etc	299,045	100,387	98,697	498,129	5
GOVERNMENT DEPOSITS - TOTAL	2,251,837	532,124	949,019	3,732,980	465
United States Government - demand	449,324	125,942	200,290	775,556	0
United States Government - time	3,093	434	915	4,442	0
States and subdivisions - demand	595,216	139,430	253,746	988,392	0
States and subdivisions - time	1,204,204	266,318	494,068	1,964,590	465
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,577,325	419,045	68,713	2,065,083	0
Commercial banks in the United States - demand	1,410,408	413,065	54,274	1,877,747	0
Commercial banks in the United States - time	161,842	3,771	13,742	179,355	0
Mutual savings banks in the United States - demand	5,045	2,209	697	7,951	0
Mutual savings banks in the United States - time	30	0	0	30	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	569,464	41,305	1,542	612,311	0
Foreign governments, central banks, etc. - demand	13,783	891	286	14,960	0
Foreign governments, central banks, etc. - time	466,714	22,712	0	489,426	0
Banks in foreign countries - demand	84,167	16,827	1,256	102,250	0
Banks in foreign countries - time	4,800	875	0	5,675	0
TOTAL DEPOSITS	24,911,666	5,800,897	8,412,118	39,124,681	133,744
Demand	11,579,770	2,886,970	3,265,008	17,731,748	46,612
Time	13,331,896	2,913,927	5,147,110	21,392,933	87,132
MISCELLANEOUS LIABILITIES - TOTAL	2,547,806	490,321	211,741	3,249,868	40,236
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,442,436	370,095	15,438	1,827,969	10,000
Other liabilities for borrowed money	247,046	761	16,080	263,887	8,000
Mortgage indebtedness	6,822	8,425	7,838	23,085	0
Acceptances outstanding	243,197	17,874	11,915	272,986	0
Other liabilities	608,305	93,166	160,470	861,941	22,236
TOTAL LIABILITIES	27,459,472	6,291,218	8,623,859	42,374,549	173,980
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	605
RESERVES ON LOANS AND SECURITIES - TOTAL	379,950	82,593	68,548	531,091	94
Reserve for bad debt losses on loans	354,084	75,624	63,733	493,441	94
Other reserves on loans	6,576	3,154	685	10,415	0
Reserves on securities	19,290	3,815	4,130	27,235	0
CAPITAL ACCOUNTS - TOTAL	2,251,160	553,979	652,673	3,457,812	100,389
Capital notes and debentures	36,143	30,733	17,021	83,897	0
Equity capital - total	2,215,017	523,246	635,652	3,373,915	100,389
Preferred stock	1,600	0	47	1,647	0
Common stock	634,924	147,013	186,531	968,468	17,319
Surplus	995,774	199,293	261,160	1,456,227	5,739
Undivided profits	433,485	138,428	170,258	742,171	57,947
Reserve for contingencies and other capital reserves	149,234	38,512	17,656	205,402	19,384
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	30,090,582	6,927,790	9,345,080	46,363,452	275,068
MEMORANDA					
Demand deposits adjusted[3]	8,088,904	1,884,594	2,973,572	12,947,070	46,612
Average of total deposits for the 15 calendar days ending with call date	24,545,802	5,625,896	8,183,805	38,355,503	128,527
Average of total loans for the 15 calendar days ending with call date	15,517,075	3,264,324	4,389,635	23,171,034	15,478
Unearned discount on instalment loans included in total capital accounts	6,866	619	13,405	20,890	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	12.7	16.0	9.0	12.5	6.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.3	15.7	24.5	15.9	10.7
Other securities	15.5	15.8	13.9	15.2	36.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.4	49.4	50.1	52.8	26.3
Other assets	4.1	3.1	2.6	3.6	19.5
Total capital accounts	7.5	8.0	7.0	7.5	36.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.7	11.3	9.4	9.9	42.1
NUMBER OF BANKS	415	78	638	1,131	3

INDIANA					IOWA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
5,965,670	1,011,574	3,350,231	10,327,475	1,583	1,958,655	1,002,413	3,503,288	6,464,356	14,804
2,496,220	375,816	1,167,844	4,039,880	1,583	829,200	379,523	1,316,165	2,524,888	8,602
3,375,523	626,903	2,146,254	6,148,680	0	1,096,861	612,339	2,160,060	3,869,260	6,113
1,233,389	228,050	737,677	2,199,116	0	358,742	200,530	571,784	1,131,056	2,909
2,254	0	783	3,037	0	104	21	169	294	39
2,139,880	398,853	1,407,794	3,946,527	0	738,015	411,788	1,588,107	2,737,910	3,165
93,927	8,855	36,133	138,915	0	32,594	10,551	27,063	70,208	89
773,582	106,524	396,224	1,276,330	486	167,575	86,643	275,462	529,680	637
126,206	14,526	41,069	181,801	0	38,118	21,334	44,155	103,607	18
443	33	14	490	0	369	16	115	500	0
460,580	69,022	260,545	790,147	464	69,965	33,976	111,924	215,865	280
186,353	22,943	94,596	303,892	22	59,123	31,317	119,268	209,708	339
346,711	3,831	20,074	370,616	0	294,191	43,986	12,604	350,781	192
339,144	3,616	12,806	355,566	0	282,646	42,663	11,902	337,211	192
4,653	0	5,660	10,313	0	11,525	1,050	702	13,277	0
2,414	0	1,608	4,022	0	0	273	0	273	0
500	215	0	715	0	20	0	0	20	0
4,278	0	0	4,278	0	201	0	10	211	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
4,278	0	0	4,278	0	201	0	0	201	0
0	0	0	0	0	0	0	10	10	0
7,090,241	1,121,929	3,766,529	11,978,699	2,069	2,420,622	1,133,042	3,791,364	7,345,028	15,633
3,522,769	471,835	1,520,005	5,514,609	2,047	1,252,724	488,320	1,511,209	3,252,253	9,181
3,567,472	650,094	2,246,524	6,464,090	22	1,167,898	644,722	2,280,155	4,092,775	6,452
827,701	26,770	128,767	983,238	55	105,618	33,922	49,499	189,039	87
529,892	2,050	22,280	554,222	0	59,906	11,250	2,000	73,156	0
3,710	20	900	4,630	0	1,415	500	2,615	4,530	0
1,727	1,066	6,510	9,303	0	352	343	3,132	3,827	0
27,547	198	541	28,286	0	117	8	0	125	0
264,825	23,436	98,536	386,797	55	43,828	21,821	41,752	107,401	87
7,917,942	1,148,699	3,895,296	12,961,937	2,124	2,526,240	1,166,964	3,840,863	7,534,067	15,720
0	0	1	1	0	126	0	31	157	0
71,103	10,636	34,989	116,728	0	24,737	10,481	36,720	71,938	82
69,638	9,919	32,768	112,325	0	22,794	9,615	34,432	66,841	74
539	510	1,182	2,231	0	1,757	215	891	2,863	8
926	207	1,039	2,172	0	186	651	1,397	2,234	0
565,267	82,531	294,020	941,818	782	192,518	117,389	345,576	655,483	1,857
2,945	1,642	8,850	13,437	0	4,822	1,550	4,893	11,265	0
562,322	80,889	285,170	928,381	782	187,696	115,839	340,683	644,218	1,857
0	50	0	50	0	0	50	615	665	0
127,821	17,680	70,750	216,251	85	42,518	16,275	81,618	140,411	360
248,449	32,171	106,148	386,768	250	72,359	51,314	124,503	248,176	440
176,547	29,806	102,047	308,400	432	68,306	45,958	126,977	241,241	1,007
9,505	1,182	6,225	16,912	15	4,513	2,242	6,970	13,725	50
8,554,312	1,241,866	4,224,306	14,020,484	2,906	2,743,621	1,294,834	4,223,190	8,261,645	17,659
2,385,500	434,254	1,427,451	4,247,205	2,047	671,860	364,175	1,427,639	2,463,674	8,923
6,657,985	1,103,031	3,686,748	11,447,764	1,974	2,357,987	1,108,665	3,744,516	7,211,168	15,395
4,043,157	595,549	2,071,433	6,710,139	82	1,306,455	588,304	2,233,793	4,128,552	9,148
3,001	309	1,027	4,337	0	2,292	512	4,946	7,750	0
18.2	11.7	8.4	14.7	33.1	19.7	14.4	9.4	13.6	13.0
13.4	22.3	22.2	16.8	58.3	14.7	19.7	21.9	19.2	22.6
12.7	12.2	13.7	13.0	5.5	12.0	14.9	11.9	12.4	7.1
52.9	52.1	53.4	53.0	2.8	51.5	48.6	55.2	52.9	56.9
2.8	1.6	2.3	2.6	.2	2.1	2.3	1.6	1.9	.4
6.6	6.6	7.0	6.7	26.9	7.0	9.1	8.2	7.9	10.5
9.3	9.5	9.4	9.3	315.3	10.1	12.9	11.1	11.1	14.8
122	61	222	405	3	99	49	510	658	8

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	527,390	41,039	299,141	867,570	228
Currency and coin	30,515	3,133	26,271	59,919	4
Reserve with Federal Reserve banks (member banks)	173,882	16,303	0	190,185	0
Demand balances with banks in U.S. (except American branches of foreign banks)	166,644	18,550	257,602	442,796	217
Other balances with banks in United States	0	0	352	352	0
Balances with banks in foreign countries	0	0	119	119	0
Cash items in process of collection	156,349	3,053	14,797	174,199	7
INVESTMENT SECURITIES - TOTAL	1,007,132	122,113	1,061,043	2,190,288	475
U.S. Treasury securities	477,852	64,376	558,970	1,101,198	264
Securities of other U.S. Government agencies and corps	113,103	11,555	103,950	228,608	12
Obligations of States and subdivisions	406,550	45,587	395,627	847,764	134
Other securities	9,627	595	2,496	12,718	65
TRADING ACCOUNT SECURITIES	20,779	0	2,071	22,850	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	248,057	17,180	141,284	406,521	0
OTHER LOANS AND DISCOUNTS - TOTAL	1,469,197	146,116	1,296,538	2,911,851	2,059
Real estate loans - total	204,461	19,273	241,733	465,467	
Secured by farmland	31,567	6,328	48,458	86,353	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	11,256	280	5,802	17,338	
Guaranteed by Veterans Administration	5,069	14	2,546	7,629	
Not insured or guaranteed by FHA or VA	74,772	6,459	105,702	186,933	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	599	0	865	1,464	
Not insured by FHA	2,601	86	3,956	6,643	
Secured by other properties	78,597	6,106	74,404	159,107	
Loans to domestic commercial and foreign banks	3,421	0	883	4,304	
Loans to other financial institutions	43,750	1,677	15,173	60,600	
Loans to brokers and dealers in securities	3,037	0	4,349	7,386	
Other loans for purchasing or carrying securities	30,289	1,387	10,196	41,872	
Loans to farmers (excluding loans on real estate)	363,416	61,740	373,428	798,584	
Commercial and industrial loans (incl. open market paper)	433,699	33,326	295,943	762,968	
Other loans to individuals - total	375,868	27,812	345,051	748,731	
Passenger automobile instalment loans	137,518	11,620	157,772	306,910	
Credit cards and related plans:					
Retail (charge account) credit card plans	24,791	0	260	25,051	
Check credit and revolving credit plans	863	0	485	1,348	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	35,369	5,412	25,342	66,123	
Other retail consumer goods	30,593	2,736	22,043	55,372	
Residential repair and modernization instalment loans	14,365	851	14,084	29,300	
Other instalment loans for personal expenditures	42,525	3,074	34,409	80,008	
Single-payment loans for personal expenditures	89,844	4,119	90,656	184,619	
All other loans (including overdrafts)	11,256	901	9,782	21,939	
TOTAL LOANS AND SECURITIES	2,745,165	285,409	2,500,936	5,531,510	2,534
Bank premises, furniture and fixtures, and other assets representing bank premises	60,065	3,141	45,209	108,415	22
Real estate owned other than bank premises	1,458	141	3,881	5,480	0
Investments in subsidiaries not consolidated	288	0	0	288	0
Customers' liabilities on acceptances outstanding	88	13	462	563	0
Other assets	21,448	1,394	11,128	33,970	107
TOTAL ASSETS	3,355,902	331,137	2,860,757	6,547,796	2,891

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
446,150	274,391	377,119	1,097,660	2,028	864,962	100,730	435,336	1,401,028	1,101
43,926	11,756	45,090	100,772	232	63,132	12,885	55,700	131,717	33
132,034	71,488	0	203,522	0	233,269	23,057	0	256,326	0
147,669	51,037	312,258	510,964	1,790	194,806	39,260	324,412	558,478	369
545	1,900	1,670	4,115	0	14,192	2,075	16,582	32,849	699
75	207	0	282	0	5,146	0	0	5,146	0
121,901	138,003	18,101	278,005	6	354,417	23,453	38,642	416,512	0
817,240	266,047	997,891	2,081,178	6,786	1,515,462	213,383	1,167,129	2,895,974	525
373,503	154,819	601,372	1,129,694	5,093	744,035	96,395	528,075	1,368,505	494
45,013	6,721	112,560	164,294	0	85,125	14,897	96,088	196,110	0
388,879	101,951	278,273	769,103	1,693	664,293	101,273	510,588	1,276,154	31
9,845	2,556	5,686	18,087	0	22,009	818	32,378	55,205	0
4,984	11,835	0	16,819	0	90	0	1,284	1,374	0
151,072	136,198	117,486	404,756	250	241,689	33,800	112,562	388,051	0
1,304,855	622,706	1,303,113	3,230,674	5,805	2,100,957	307,120	1,514,330	3,922,407	445
348,416	141,111	475,020	964,547	3,209	399,713	92,867	557,557	1,050,137	
47,261	12,205	133,848	193,314	2,267	11,417	6,766	65,213	83,396	
5,091	418	6,225	11,734	0	6,532	1,530	25,842	33,904	
1,906	145	1,452	3,503	0	7,290	1,551	9,131	17,972	
141,337	75,572	218,825	435,734	322	139,964	20,617	213,476	374,057	
4,440	167	278	4,885	0	5,806	1,693	4,719	12,218	
16,028	5,460	2,704	24,192	474	16,142	4,677	16,057	36,876	
132,353	47,144	111,688	291,185	146	212,562	56,033	223,119	491,714	
5,157	15	13,133	18,305	0	8,097	0	5,712	13,809	
69,425	41,688	11,914	123,027	0	150,788	6,641	37,631	195,060	
11,500	27,059	6,000	44,559	0	29,267	858	3,820	33,945	
4,377	12,892	2,492	19,761	0	8,609	5,512	6,439	20,560	
75,643	13,060	107,519	196,222	313	22,893	12,307	48,805	84,005	
318,059	217,824	243,485	779,368	221	835,634	95,525	424,747	1,355,906	
438,805	157,994	429,471	1,026,270	1,997	576,273	88,561	410,348	1,075,182	
147,920	43,649	134,705	326,274	369	138,982	39,862	146,262	325,106	
33,178	13,002	2,595	48,775	0	36,076	3,003	10,150	49,229	
3,143	1,043	344	4,530	0	4,633	1,113	426	6,172	
34,851	8,311	33,557	76,719	20	40,199	2,177	27,930	70,306	
32,740	7,501	31,614	71,855	13	26,271	4,964	27,479	58,714	
29,325	13,432	20,346	63,103	31	15,171	4,806	18,217	38,194	
48,084	16,483	84,113	148,680	19	99,067	23,731	93,520	216,318	
109,564	54,573	122,197	286,334	1,545	215,874	8,905	86,364	311,143	
33,473	11,063	14,079	58,615	65	69,683	4,849	19,271	93,803	
2,278,151	1,036,786	2,418,490	5,733,427	12,841	3,858,198	554,303	2,795,305	7,207,806	970
47,375	17,223	35,925	100,523	70	81,505	7,867	51,878	141,250	34
829	66	1,873	2,768	24	3,872	168	4,254	8,294	0
4	75	0	79	0	0	0	11	11	0
1,096	0	2,151	3,247	0	362	82	5,643	6,087	0
18,251	11,027	10,030	39,308	8	53,973	3,552	21,985	79,510	0
2,791,856	1,339,568	2,845,588	6,977,012	14,971	4,862,872	666,702	3,314,412	8,843,986	2,105

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	2,134,225	234,498	2,029,953	4,398,676	824
Individuals, partnerships, and corporations - demand	1,005,672	102,643	876,660	1,984,975	444
Individuals, partnerships, and corporations - time	1,107,814	130,314	1,133,865	2,371,993	376
Savings deposits	396,047	32,614	423,159	851,820	0
Deposits accumulated for payment of personal loans	35	0	582	617	0
Other deposits of individuals, partnerships, and corps.	711,732	97,700	710,124	1,519,556	376
Certified and officers' checks, letters of credit, travelers' checks, etc	20,739	1,541	19,428	41,708	4
GOVERNMENT DEPOSITS - TOTAL	454,015	50,467	484,131	988,613	441
United States Government - demand	52,428	4,047	49,576	106,051	0
United States Government - time	4,473	6	204	4,683	0
States and subdivisions - demand	232,245	28,045	232,374	492,664	4
States and subdivisions - time	164,869	18,369	201,977	385,215	437
DOMESTIC INTERBANK DEPOSITS - TOTAL	205,175	4,058	16,533	225,766	0
Commercial banks in the United States - demand	204,216	4,058	16,438	224,712	0
Commercial banks in the United States - time	193	0	95	288	0
Mutual savings banks in the United States - demand	663	0	0	663	0
Mutual savings banks in the United States - time	103	0	0	103	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	61	61	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	0	0	61	61	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	2,793,415	289,023	2,530,678	5,613,116	1,265
Demand	1,515,963	140,334	1,194,537	2,850,834	452
Time	1,277,452	148,689	1,336,141	2,762,282	813
MISCELLANEOUS LIABILITIES - TOTAL	257,850	11,076	68,138	337,064	775
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	174,231	3,925	11,953	190,109	0
Other liabilities for borrowed money	6,639	500	2,093	9,232	556
Mortgage indebtedness	766	72	12,238	13,076	0
Acceptances outstanding	88	13	462	563	0
Other liabilities	76,126	6,566	41,392	124,084	219
TOTAL LIABILITIES	3,051,265	300,099	2,598,816	5,950,180	2,040
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	195	0	4	199	0
RESERVES ON LOANS AND SECURITIES - TOTAL	23,560	2,333	17,995	43,888	24
Reserve for bad debt losses on loans	22,838	2,247	17,345	42,430	24
Other reserves on loans	28	85	211	324	0
Reserves on securities	694	1	439	1,134	0
CAPITAL ACCOUNTS - TOTAL	280,882	28,705	243,942	553,529	827
Capital notes and debentures	6,930	0	3,293	10,223	0
Equity capital - total	273,952	28,705	240,649	543,306	827
Preferred stock	800	0	34	834	0
Common stock	72,425	6,170	58,668	137,263	100
Surplus	113,587	13,735	113,053	240,375	500
Undivided profits	84,389	8,765	66,554	159,708	213
Reserve for contingencies and other capital reserves	2,751	35	2,340	5,126	14
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,355,902	331,137	2,860,757	6,547,796	2,891
MEMORANDA					
Demand deposits adjusted[3]	1,102,970	129,176	1,113,726	2,345,872	445
Average of total deposits for the 15 calendar days ending with call date	2,694,666	282,661	2,442,866	5,420,193	1,299
Average of total loans for the 15 calendar days ending with call date	1,456,683	145,699	1,296,992	2,899,374	2,074
Unearned discount on instalment loans included in total capital accounts	3,139	267	4,483	7,889	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.7	12.4	10.5	13.2	7.9
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	17.6	22.9	23.2	20.3	9.5
Other securities	13.0	13.9	14.0	13.5	6.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.2	49.3	50.3	50.7	71.2
Other assets	2.5	1.4	2.1	2.3	4.5
Total capital accounts	8.4	8.7	8.5	8.5	28.6
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.9	12.7	12.2	12.1	34.5
NUMBER OF BANKS	171	28	403	602	1

KENTUCKY					LOUISIANA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
2,111,174	802,776	2,189,729	5,103,679	12,488	3,135,557	430,598	2,150,254	5,716,409	1,741
1,037,856	414,129	1,009,551	2,461,536	7,083	1,576,497	190,537	948,827	2,715,861	1,219
1,054,078	374,162	1,163,042	2,591,282	5,374	1,511,138	232,284	1,169,461	2,912,883	522
429,226	126,020	386,016	941,262	2,400	757,625	105,996	551,688	1,415,309	522
2,504	54	18,890	21,448	0	9,140	0	26	9,166	0
622,348	248,088	758,136	1,628,572	2,974	744,373	126,288	617,747	1,488,408	0
19,240	14,485	17,136	50,861	31	47,922	7,777	31,966	87,665	0
188,168	77,075	322,267	587,510	387	694,060	96,796	598,707	1,389,563	167
37,841	21,184	28,027	87,052	8	49,024	9,331	31,801	90,156	0
1,034	386	325	1,745	0	150	10	1,639	1,799	0
81,150	18,360	210,353	309,863	125	227,610	31,079	222,111	480,800	37
68,143	37,145	83,562	188,850	254	417,276	56,376	343,156	816,808	130
134,696	245,055	41,533	421,284	0	349,874	54,910	153,642	558,426	0
132,900	244,690	40,806	418,396	0	335,167	49,325	133,601	518,093	0
1,520	350	727	2,597	0	14,707	5,585	19,941	40,233	0
276	15	0	291	0	0	0	0	0	0
0	0	0	0	0	0	0	100	100	0
0	66	0	66	0	20,007	17	7	20,031	0
0	0	0	0	0	1,434	0	0	1,434	0
0	0	0	0	0	10,527	0	0	10,527	0
0	66	0	66	0	8,028	17	7	8,052	0
0	0	0	0	0	18	0	0	18	0
2,434,038	1,124,972	2,553,529	6,112,539	12,875	4,199,498	582,321	2,902,610	7,684,429	1,908
1,309,263	712,929	1,305,873	3,328,065	7,247	2,245,682	288,066	1,368,313	3,902,061	1,256
1,124,775	412,043	1,247,656	2,784,474	5,628	1,953,816	294,255	1,534,297	3,782,368	652
122,322	102,681	49,825	274,828	37	248,609	35,081	134,791	418,481	1
67,905	80,329	0	148,234	0	126,000	18,475	56,167	200,642	0
428	1,100	1,010	2,538	0	21,610	0	9,872	31,482	0
1,925	648	811	3,384	0	14,110	48	6,463	20,621	0
1,096	0	2,164	3,260	0	362	82	5,643	6,087	0
50,968	20,604	45,840	117,412	37	86,527	16,476	56,646	159,649	1
2,556,360	1,227,653	2,603,354	6,387,367	12,912	4,448,107	617,402	3,037,401	8,102,910	1,909
0	0	0	0	0	0	0	3	3	0
27,876	11,031	26,843	65,750	43	46,642	10,233	41,446	98,321	9
21,751	10,349	19,066	51,166	35	29,960	6,167	19,664	55,791	9
207	0	2,198	2,405	8	8,618	2,928	10,259	21,805	0
5,918	682	5,579	12,179	0	8,064	1,138	11,523	20,725	0
207,620	100,884	215,391	523,895	2,016	368,123	39,067	235,562	642,752	187
0	0	6,949	6,949	0	1,100	1,520	6,790	9,410	0
207,620	100,884	208,442	516,946	2,016	367,023	37,547	228,772	633,342	187
0	700	471	1,171	0	2,700	0	80	2,780	0
39,170	19,100	47,759	106,029	155	78,406	9,532	64,963	152,901	30
101,189	50,800	85,797	237,786	850	177,634	19,863	87,683	285,180	70
62,936	25,003	68,964	156,903	1,011	101,860	7,734	71,618	181,212	84
4,325	5,281	5,451	15,057	0	6,423	418	4,428	11,269	3
2,791,856	1,339,568	2,845,588	6,977,012	14,971	4,862,872	666,702	3,314,412	8,843,986	2,105
1,016,621	309,052	1,218,939	2,544,612	7,233	1,507,074	205,957	1,164,269	2,877,300	1,256
2,383,072	1,036,912	2,464,865	5,884,849	12,911	4,033,344	557,643	2,790,941	7,381,928	1,900
1,304,508	730,904	1,314,659	3,350,071	5,851	2,044,132	344,454	1,515,312	3,903,898	444
1,979	0	2,620	4,599	0	883	244	7,089	8,216	1
16.0	20.5	13.3	15.7	13.5	17.8	15.1	13.1	15.8	52.3
15.0	12.1	25.1	18.5	34.0	17.1	16.7	18.8	17.7	23.5
14.5	8.7	10.0	11.5	11.3	14.1	15.3	16.4	15.1	1.5
52.1	56.7	49.9	52.1	40.4	48.2	51.1	49.1	48.7	21.1
2.4	2.1	1.8	2.1	.7	2.9	1.8	2.5	2.7	1.6
7.4	7.5	7.6	7.5	13.5	7.6	5.9	7.1	7.3	8.9
10.5	11.1	11.5	11.0	25.7	11.3	8.3	10.0	10.6	36.7
80	14	245	339	4	49	10	175	234	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	100,672	50,063	30,595	181,330	984
Currency and coin	17,024	7,304	6,884	31,212	0
Reserve with Federal Reserve banks (member banks)	25,058	15,145	0	40,203	0
Demand balances with banks in U.S. (except American branches of foreign banks)	21,132	16,414	21,195	60,741	972
Other balances with banks in United States	200	2,000	0	2,200	0
Balances with banks in foreign countries	179	17	75	271	0
Cash items in process of collection	37,079	7,183	2,441	46,703	12
INVESTMENT SECURITIES - TOTAL	172,327	112,322	91,670	376,319	1,210
U.S. Treasury securities	58,583	23,224	31,382	113,189	1,180
Securities of other U.S. Government agencies and corps	7,886	6,605	6,071	20,562	0
Obligations of States and subdivisions	104,185	80,501	48,823	233,509	0
Other securities	1,673	1,992	5,394	9,059	30
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	25,415	3,700	2,940	32,055	0
OTHER LOANS AND DISCOUNTS - TOTAL	463,014	239,833	253,802	956,649	3,222
Real estate loans - total	165,509	76,843	104,470	346,822	0
Secured by farmland	2,134	1,390	2,097	5,621	0
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	4,480	2,891	3,046	10,417	0
Guaranteed by Veterans Administration	1,932	2,084	809	4,825	0
Not insured or guaranteed by FHA or VA	78,955	38,175	50,558	167,688	0
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	0	507	0	507	0
Not insured by FHA	1,804	575	6,412	8,791	0
Secured by other properties	76,204	31,221	41,548	148,973	0
Loans to domestic commercial and foreign banks	0	0	335	335	0
Loans to other financial institutions	5,753	1,304	1,404	8,461	0
Loans to brokers and dealers in securities	1,147	6,300	769	8,216	0
Other loans for purchasing or carrying securities	384	113	227	724	0
Loans to farmers (excluding loans on real estate)	7,234	1,586	4,967	13,787	0
Commercial and industrial loans (incl. open market paper)	142,807	64,220	73,216	280,243	0
Other loans to individuals - total	134,476	87,902	64,574	286,952	3,222
Passenger automobile instalment loans	48,814	25,690	23,095	97,599	1,096
Credit cards and related plans:					
Retail (charge account) credit card plans	7,985	3,110	1,573	12,668	0
Check credit and revolving credit plans	1,068	5,074	535	6,677	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	10,053	9,332	5,043	24,428	0
Other retail consumer goods	7,589	3,852	6,979	18,420	580
Residential repair and modernization instalment loans	5,067	3,691	3,629	12,387	354
Other instalment loans for personal expenditures	22,196	16,337	14,007	52,540	838
Single-payment loans for personal expenditures	31,704	20,816	9,713	62,233	354
All other loans (including overdrafts)	5,704	1,565	3,840	11,109	0
TOTAL LOANS AND SECURITIES	660,756	355,855	348,412	1,365,023	4,432
Bank premises, furniture and fixtures, and other assets representing bank premises	18,310	7,272	9,088	34,670	51
Real estate owned other than bank premises	248	221	437	906	0
Investments in subsidiaries not consolidated	67	0	80	147	0
Customers' liabilities on acceptances outstanding	251	0	165	416	0
Other assets	5,992	6,399	4,188	16,579	90
TOTAL ASSETS	786,296	419,810	392,965	1,599,071	5,557

MARYLAND				MASSACHUSETTS				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
482,737	136,854	239,361	858,952	1,953,491	483,415	240,182	2,677,088	22,978
55,703	17,589	53,007	126,299	126,469	31,968	35,808	194,245	398
209,955	70,385	0	280,340	656,616	189,814	0	846,430	0
36,913	13,303	151,985	202,201	199,848	41,480	153,879	395,207	16,681
25,242	800	4,547	30,589	34,283	110	29,979	64,372	2,100
2,157	158	526	2,841	13,707	1,896	54	15,657	3,799
152,767	34,619	29,296	216,682	922,568	218,147	20,462	1,161,177	0
910,428	188,646	948,394	2,047,468	1,879,998	736,569	480,033	3,096,600	90,272
275,806	60,095	470,420	806,321	703,925	199,374	165,960	1,069,259	23,579
74,577	7,585	69,619	151,781	124,002	90,223	64,693	278,918	236
546,175	118,823	392,844	1,057,842	1,000,091	436,621	227,112	1,663,824	64,055
13,870	2,143	15,511	31,524	51,980	10,351	22,268	84,599	2,402
0	0	0	0	75,334	2,575	3,259	81,168	0
121,100	13,250	132,050	266,400	278,592	30,900	93,980	403,472	8,335
1,577,773	404,932	1,531,757	3,514,462	5,010,006	1,343,385	1,237,786	7,591,177	24,846
493,343	150,749	627,986	1,272,078	810,686	276,067	320,247	1,407,000	0
35,151	4,735	30,883	70,769	1,566	1,073	1,136	3,775	0
9,992	29	10,316	20,337	17,877	3,738	2,068	23,683	0
7,746	86	10,791	18,623	15,431	2,922	3,767	22,120	0
254,360	67,530	275,956	597,846	273,573	105,192	136,096	514,861	0
0	1,227	17,862	19,089	46,554	6,042	0	52,596	0
20,716	4,068	43,685	68,469	50,508	16,316	10,569	77,393	0
165,378	73,074	238,493	476,945	405,177	140,784	166,611	712,572	0
41,099	340	1,045	42,484	74,916	13,309	4,265	92,490	0
70,950	27,808	55,844	154,602	439,386	83,978	21,777	545,141	0
3,249	1,000	20,844	25,093	41,560	9,904	7,092	58,556	0
13,841	1,040	8,153	23,034	20,049	2,172	1,429	23,650	0
18,377	2,729	19,151	40,257	7,508	1,257	2,039	10,804	0
441,148	104,267	314,890	860,305	2,612,786	587,271	492,335	3,692,392	0
462,028	104,524	450,177	1,016,729	925,276	348,358	378,100	1,651,734	7,271
195,903	27,699	171,870	395,472	236,612	82,616	107,919	427,147	0
40,147	0	28,502	68,649	55,036	53,611	24,113	132,760	0
8,516	3,982	6,543	19,041	60,818	9,713	10,632	81,163	0
13,953	334	6,923	21,210	15,645	5,423	35,965	57,033	0
25,638	4,081	34,779	64,498	35,617	10,902	13,203	59,722	0
21,090	6,289	24,681	52,060	49,844	19,412	18,067	87,323	0
57,019	35,191	86,606	178,816	231,661	47,204	72,355	351,220	7,271
99,762	26,948	90,273	216,983	240,043	119,477	95,846	455,366	0
33,738	12,475	33,667	79,880	77,839	21,069	10,502	109,410	17,575
2,609,301	606,828	2,612,201	5,828,330	7,243,930	2,113,429	1,815,058	11,172,417	123,453
53,820	11,355	47,645	112,820	187,447	55,142	45,039	287,628	7,073
5,535	1,094	3,107	9,736	713	3,550	806	5,069	17
36	0	751	787	24,184	6,867	176	31,227	0
1,467	127	179	1,773	60,481	4,929	5,455	70,865	0
31,821	6,453	29,024	67,298	184,432	28,619	17,319	230,370	3,087
3,184,717	762,711	2,932,268	6,879,696	9,654,678	2,695,951	2,124,035	14,474,664	156,608

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MAINE				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	604,687	309,089	311,768	1,225,544	4,142
Individuals, partnerships, and corporations - demand	264,956	115,601	125,921	506,478	1
Individuals, partnerships, and corporations - time	332,044	190,595	183,245	705,884	4,141
Savings deposits	206,447	128,290	114,794	449,531	0
Deposits accumulated for payment of personal loans	0	0	0	0	0
Other deposits of individuals, partnerships, and corps.	125,597	62,305	68,451	256,353	4,141
Certified and officers' checks, letters of credit, travelers' checks, etc.	7,687	2,893	2,602	13,182	0
GOVERNMENT DEPOSITS - TOTAL	57,351	37,331	28,875	123,557	0
United States Government - demand	10,257	8,816	6,423	25,496	0
United States Government - time	394	0	52	446	0
States and subdivisions - demand	26,545	14,263	11,945	52,753	0
States and subdivisions - time	20,155	14,252	10,455	44,862	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	17,489	8,549	3,265	29,303	0
Commercial banks in the United States - demand	10,092	5,393	1,556	17,041	0
Commercial banks in the United States - time	0	0	0	0	0
Mutual savings banks in the United States - demand	7,397	2,236	1,709	11,342	0
Mutual savings banks in the United States - time	0	920	0	920	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	303	0	137	440	0
Foreign governments, central banks, etc. - demand	0	0	137	137	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	303	0	0	303	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	679,830	354,969	344,045	1,378,844	4,142
Demand	327,237	149,202	150,293	626,732	1
Time	352,593	205,767	193,752	752,112	4,141
MISCELLANEOUS LIABILITIES - TOTAL	35,676	26,291	13,339	75,306	864
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	6,665	11,650	970	19,285	0
Other liabilities for borrowed money	1,010	0	487	1,497	0
Mortgage indebtedness	0	0	282	282	0
Acceptances outstanding	251	0	165	416	0
Other liabilities	27,750	14,641	11,435	53,826	864
TOTAL LIABILITIES	715,506	381,260	357,384	1,454,150	5,006
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	7,752	4,279	4,145	16,176	59
Reserve for bad debt losses on loans	7,590	4,279	4,099	15,968	59
Other reserves on loans	98	0	45	143	0
Reserves on securities	64	0	1	65	0
CAPITAL ACCOUNTS - TOTAL	63,038	34,271	31,436	128,745	492
Capital notes and debentures	150	4,167	1,200	5,517	0
Equity capital - total	62,888	30,104	30,236	123,228	492
Preferred stock	0	0	100	100	0
Common stock	20,828	9,725	8,554	39,107	293
Surplus	21,910	9,025	10,458	41,393	180
Undivided profits	19,311	11,354	10,963	41,628	19
Reserve for contingencies and other capital reserves	839	0	161	1,000	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	786,296	419,810	392,965	1,599,071	5,557
MEMORANDA					
Demand deposits adjusted[3]	269,809	127,810	139,873	537,492	11
Average of total deposits for the 15 calendar days ending with call date	672,128	352,964	341,195	1,366,287	4,141
Average of total loans for the 15 calendar days ending with call date	473,883	242,911	252,480	969,274	3,220
Unearned discount on instalment loans included in total capital accounts	719	0	8	727	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	12.8	11.9	7.8	11.3	17.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.5	7.1	9.5	8.4	21.2
Other securities	13.5	19.7	13.8	15.2	.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	62.1	58.0	65.3	61.8	58.0
Other assets	3.2	3.3	3.6	3.3	2.5
Total capital accounts	8.0	8.2	8.0	8.1	8.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.1	9.9	9.5	9.9	14.5
NUMBER OF BANKS	19	6	15	40	4

MARYLAND				MASSACHUSETTS				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
2,342,089	580,417	2,326,398	5,248,904	5,784,828	1,841,871	1,498,014	9,124,713	94,740
1,144,924	308,930	1,108,449	2,562,303	3,456,899	1,142,814	766,941	5,366,654	78,675
1,172,012	265,493	1,194,289	2,631,794	2,213,104	665,713	695,562	3,574,379	13,236
930,942	227,942	877,838	2,036,722	1,130,921	386,930	428,231	1,946,082	5,087
62	0	430	492	280	0	164	444	2,219
241,008	37,551	316,021	594,580	1,081,903	278,783	267,167	1,627,853	5,930
25,153	5,994	23,660	54,807	114,825	33,344	35,511	183,680	2,829
254,564	61,528	213,028	529,120	898,527	239,532	281,667	1,419,726	30,993
62,218	20,152	34,971	117,341	213,834	43,964	51,713	309,511	1,460
1,931	0	322	2,253	8,125	4	33	8,162	0
116,850	31,406	63,669	211,925	395,911	123,283	135,863	655,057	29,533
73,565	9,970	114,066	197,601	280,657	72,281	94,058	446,996	0
86,588	26,109	41,866	154,563	836,282	100,457	29,099	965,838	4,946
77,748	23,935	38,110	139,793	632,174	35,687	9,849	677,710	4,946
883	0	2,350	3,233	24,523	9,770	5,903	40,196	0
7,947	2,174	1,406	11,527	107,375	33,100	12,837	153,312	0
10	0	0	10	72,210	21,900	510	94,620	0
6,042	629	1,625	8,296	139,348	26,883	1	166,232	0
26	0	0	26	4,169	15	0	4,184	0
0	0	0	0	96,100	13,000	0	109,100	0
5,966	629	1,625	8,220	38,479	13,868	1	52,348	0
50	0	0	50	600	0	0	600	0
2,689,283	668,683	2,582,917	5,940,883	7,658,985	2,208,743	1,808,781	11,676,509	130,679
1,440,832	393,220	1,271,890	3,105,942	4,963,666	1,426,075	1,012,715	7,402,456	117,443
1,248,451	275,463	1,311,027	2,834,941	2,695,319	782,668	796,066	4,274,053	13,236
231,545	16,339	75,704	323,588	1,117,505	241,404	140,250	1,499,159	2,378
148,605	3,900	20,582	173,087	724,122	147,615	32,356	904,093	675
13,124	0	365	13,489	16,699	427	7,620	24,746	0
658	0	98	756	2,849	0	8,074	10,923	0
1,467	127	179	1,773	63,145	5,079	7,834	76,058	0
67,691	12,312	54,480	134,483	310,690	88,283	84,366	483,339	1,703
2,920,828	685,022	2,658,621	6,264,471	8,776,490	2,450,147	1,949,031	13,175,668	133,057
0	0	0	0	0	0	0	0	0
28,702	8,952	26,809	64,463	112,755	27,200	17,947	157,902	1,318
28,552	8,945	25,788	63,285	110,472	27,180	17,624	155,276	232
80	0	864	944	1,266	0	311	1,577	0
70	7	157	234	1,017	20	12	1,049	1,086
235,187	68,737	246,838	550,762	765,433	218,604	157,057	1,141,094	22,233
2,933	500	8,406	11,839	36,430	20,121	13,051	69,602	0
232,254	68,237	238,432	538,923	729,003	198,483	144,006	1,071,492	22,233
0	0	0	0	0	200	0	200	0
51,111	14,879	58,939	124,929	159,107	48,079	42,050	249,236	6,550
100,286	34,065	120,231	254,582	372,940	102,122	75,961	551,023	9,050
70,953	14,960	55,658	141,571	169,300	47,732	25,489	242,521	6,633
9,904	4,333	3,604	17,841	27,656	350	506	28,512	0
3,184,717	762,711	2,932,268	6,879,696	9,654,678	2,695,951	2,124,035	14,474,664	156,608
1,148,099	314,514	1,169,513	2,632,126	3,195,090	1,128,277	930,691	5,254,058	111,037
2,717,312	659,505	2,568,058	5,944,875	7,635,309	2,170,334	1,763,676	11,569,319	125,366
1,577,371	408,636	1,606,513	3,592,520	4,960,781	1,392,505	1,262,977	7,616,263	27,302
677	0	816	1,493	1,454	0	1,054	2,508	0
15.2	17.9	8.2	12.5	20.2	17.9	11.3	18.5	14.7
11.0	8.9	18.4	13.9	8.6	10.7	10.9	9.3	15.2
17.6	15.9	13.9	15.8	11.7	16.7	11.9	12.6	42.4
53.3	54.8	56.7	55.0	54.8	51.0	62.7	55.2	21.2
2.9	2.5	2.8	2.8	4.7	3.7	3.2	4.3	6.5
7.4	9.0	8.4	8.0	7.9	8.1	7.4	7.9	14.2
9.7	12.1	11.1	10.6	10.9	10.9	9.1	10.6	20.2
39	7	66	112	84	14	56	154	4

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,370,035	853,741	200,442	3,424,218	1,928
Currency and coin	206,966	134,045	49,873	390,884	12
Reserve with Federal Reserve banks (member banks)	906,513	363,072	0	1,269,585	0
Demand balances with banks in U.S. (except American branches of foreign banks)	627,106	148,730	124,103	899,939	1,916
Other balances with banks in United States	36,186	50,761	10,293	97,240	0
Balances with banks in foreign countries	9,974	3,870	105	13,949	0
Cash items in process of collection	583,290	153,263	16,068	752,621	0
INVESTMENT SECURITIES - TOTAL	3,710,716	2,496,287	1,097,022	7,304,025	4,758
U.S. Treasury securities	1,518,914	817,699	418,718	2,755,331	0
Securities of other U.S. Government agencies and corps	257,787	188,763	153,901	600,451	0
Obligations of States and subdivisions	1,815,879	1,440,886	477,404	3,734,169	4,558
Other securities	118,136	48,939	46,999	214,074	200
TRADING ACCOUNT SECURITIES	41,905	20,940	0	62,845	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	273,375	117,785	117,725	508,885	1,900
OTHER LOANS AND DISCOUNTS - TOTAL	8,056,384	4,785,802	1,675,332	14,517,518	8,295
Real estate loans - total	3,111,256	2,349,640	841,859	6,302,755	
Secured by farmland	37,566	39,494	51,698	128,758	
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	419,444	437,168	25,005	881,617	
Guaranteed by Veterans Administration	112,703	74,254	5,216	192,173	
Not insured or guaranteed by FHA or VA	1,696,383	1,072,207	506,574	3,275,164	
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	15,428	188	193	15,809	
Not insured by FHA	47,120	175,966	29,359	252,445	
Secured by other properties	782,612	550,363	223,814	1,556,789	
Loans to domestic commercial and foreign banks	165,988	79,476	275	245,739	
Loans to other financial institutions	529,033	166,898	14,187	710,118	
Loans to brokers and dealers in securities	83,167	4,541	1,272	88,980	
Other loans for purchasing or carrying securities	47,862	8,358	2,566	58,786	
Loans to farmers (excluding loans on real estate)	53,527	65,056	76,890	195,473	
Commercial and industrial loans (incl. open market paper)	2,196,615	1,097,699	270,075	3,564,389	
Other loans to individuals - total	1,644,599	965,726	449,893	3,060,218	
Passenger automobile instalment loans	588,461	344,319	204,633	1,137,413	
Credit cards and related plans:					
Retail (charge account) credit card plans	108,985	76,456	6,423	191,864	
Check credit and revolving credit plans	30,445	10,053	2,757	43,255	
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	135,777	69,870	32,770	238,417	
Other retail consumer goods	212,661	68,343	46,217	327,221	
Residential repair and modernization instalment loans	132,646	78,203	21,253	232,102	
Other instalment loans for personal expenditures	162,125	129,008	62,854	353,987	
Single-payment loans for personal expenditures	273,499	189,474	72,986	535,959	
All other loans (including overdrafts)	224,337	48,408	18,315	291,060	
TOTAL LOANS AND SECURITIES	12,082,380	7,420,814	2,890,079	22,393,273	14,953
Bank premises, furniture and fixtures, and other assets representing bank premises	217,607	127,510	50,359	395,476	1,287
Real estate owned other than bank premises	6,442	19,765	3,218	29,425	0
Investments in subsidiaries not consolidated	31,728	12,000	42	43,770	0
Customers' liabilities on acceptances outstanding	27,507	1,380	100	28,987	0
Other assets	146,875	82,440	23,112	252,427	133
TOTAL ASSETS	14,882,574	8,517,650	3,167,352	26,567,576	18,301

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
1,299,721	42,804	273,911	1,616,436	959	334,805	23,521	264,947	623,273
53,877	3,843	38,358	96,078	23	36,351	3,712	40,273	80,336
404,204	14,704	0	418,908	0	66,474	5,593	0	72,067
255,486	11,998	219,929	487,413	936	112,704	12,493	184,522	309,719
5,318	27	1,015	6,360	0	6,201	300	28,977	35,476
4,241	16	103	4,360	0	0	0	0	0
576,595	12,216	14,506	603,317	0	113,075	1,423	11,175	125,673
1,905,062	129,659	1,502,375	3,537,096	9,042	466,184	52,344	697,242	1,215,770
857,727	63,525	766,966	1,688,218	561	219,538	22,212	266,207	507,957
189,237	20,798	379,332	589,367	398	37,803	2,362	103,352	143,517
835,213	42,014	348,147	1,225,374	7,746	202,824	27,394	318,662	548,880
22,885	3,322	7,930	34,137	337	6,019	376	9,021	15,416
284,321	0	0	284,321	0	24,398	0	200	24,598
273,852	3,575	59,095	336,522	0	41,040	4,100	61,225	106,365
4,136,914	192,059	1,829,947	6,158,920	1,528	1,016,362	62,576	929,921	2,008,859
1,043,347	73,076	607,297	1,723,720	982	207,079	19,558	285,929	512,566
33,731	2,824	80,951	117,506	856	30,190	1,772	101,267	133,229
84,123	3,769	33,981	121,873	0	3,555	1,139	2,568	7,262
47,504	2,077	9,390	58,971	59	448	2	294	744
629,377	41,442	341,057	1,011,876	40	76,511	5,858	100,333	182,702
1,783	126	1,240	3,149	0	310	0	46	356
23,656	1,572	8,018	33,246	0	3,955	35	5,852	9,842
223,173	21,266	132,660	377,099	27	92,110	10,752	75,569	178,431
45,216	100	3,877	49,193	0	27	0	6,075	6,102
257,114	790	7,218	265,122	0	45,720	291	21,550	67,561
17,502	0	1,097	18,599	0	3,019	0	2,289	5,308
140,834	1,786	7,792	150,412	32	14,734	30	7,486	22,250
215,121	18,595	396,404	630,120	3	37,231	3,779	82,705	123,715
1,489,990	51,029	304,516	1,845,535	95	306,634	15,991	242,869	565,494
874,022	44,726	488,703	1,407,451	111	371,822	20,464	265,453	657,739
237,909	15,572	191,232	444,713	63	118,469	8,418	97,284	224,171
9,368	0	0	9,368	0	17,220	0	1,807	19,027
23,188	113	4,016	27,317	0	1,333	0	0	1,333
71,242	4,198	36,484	111,924	0	19,068	898	16,588	36,554
66,880	2,863	43,459	113,202	0	33,429	1,965	19,379	54,773
45,266	3,390	36,317	84,973	0	7,611	819	16,417	24,847
118,917	6,126	57,489	182,532	10	72,557	3,804	41,382	117,743
301,252	12,464	119,706	433,422	38	102,135	4,560	72,596	179,291
53,768	1,957	13,043	68,768	305	30,096	2,463	15,565	48,124
6,600,149	325,293	3,391,417	10,316,859	10,570	1,547,984	119,020	1,688,588	3,355,592
110,379	4,679	35,650	150,708	263	40,942	3,197	33,463	77,602
3,633	254	2,375	6,262	31	1,223	370	1,967	3,560
156	0	0	156	0	79	0	194	273
31,258	1,110	1,411	33,779	0	355	0	93	448
85,076	2,396	16,661	104,133	1,414	18,896	662	11,418	30,976
8,130,372	376,536	3,721,425	12,228,333	13,237	1,944,284	146,770	2,000,670	4,091,724

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MICHIGAN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	10,730,820	6,447,179	2,488,144	19,666,143	10,417
Individuals, partnerships, and corporations - demand	3,636,248	1,752,946	669,860	6,059,054	6,670
Individuals, partnerships, and corporations - time	6,540,697	4,610,905	1,787,606	12,939,208	3,747
Savings deposits	3,307,481	2,424,337	970,670	6,702,488	0
Deposits accumulated for payment of personal loans	347	175	63	585	0
Other deposits of individuals, partnerships, and corps.	3,232,869	2,186,393	816,873	6,236,135	3,747
Certified and officers' checks, letters of credit, travelers' checks, etc	553,875	83,328	30,678	667,881	0
GOVERNMENT DEPOSITS - TOTAL	1,758,747	929,767	346,837	3,035,351	0
United States Government - demand	309,599	76,355	26,363	412,317	0
United States Government - time	3,442	28	45	3,515	0
States and subdivisions - demand	360,983	211,235	131,459	703,677	0
States and subdivisions - time	1,084,723	642,149	188,970	1,915,842	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	317,297	70,952	3,174	391,423	0
Commercial banks in the United States - demand	312,197	70,784	2,956	385,937	0
Commercial banks in the United States - time	4,676	100	150	4,926	0
Mutual savings banks in the United States - demand	424	68	68	560	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	44,363	17,804	34	62,201	0
Foreign governments, central banks, etc. - demand	615	0	0	615	0
Foreign governments, central banks, etc. - time	16,100	4,500	0	20,600	0
Banks in foreign countries - demand	25,748	12,204	34	37,986	0
Banks in foreign countries - time	1,900	1,100	0	3,000	0
TOTAL DEPOSITS	12,851,227	7,465,702	2,838,189	23,155,118	10,417
Demand	5,199,689	2,206,920	861,418	8,268,027	6,670
Time	7,651,538	5,258,782	1,976,771	14,887,091	3,747
MISCELLANEOUS LIABILITIES - TOTAL	946,363	422,427	77,374	1,446,164	1,077
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	605,052	212,630	7,088	824,770	0
Other liabilities for borrowed money	2,831	710	165	3,706	0
Mortgage indebtedness	828	8,588	413	9,829	0
Acceptances outstanding	28,002	1,380	100	29,482	0
Other liabilities	309,650	199,119	69,608	578,377	1,077
TOTAL LIABILITIES	13,797,590	7,888,129	2,915,563	24,601,282	11,494
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	151,892	75,180	25,679	252,751	217
Reserve for bad debt losses on loans	149,148	74,732	25,078	248,958	217
Other reserves on loans	2,370	110	176	2,656	0
Reserves on securities	374	338	425	1,137	0
CAPITAL ACCOUNTS - TOTAL	933,092	554,341	226,110	1,713,543	6,590
Capital notes and debentures	123,824	42,436	9,824	176,084	0
Equity capital - total	809,268	511,905	216,286	1,537,459	6,590
Preferred stock	4,200	31,297	1,465	36,962	0
Common stock	212,573	139,351	66,009	417,933	1,750
Surplus	391,006	228,826	77,572	697,404	1,576
Undivided profits	189,471	101,877	65,197	356,545	3,189
Reserve for contingencies and other capital reserves	12,018	10,554	6,043	28,615	75
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	14,882,574	8,517,650	3,167,352	26,567,576	18,301
MEMORANDA					
Demand deposits adjusted[3]	3,994,603	1,906,518	816,031	6,717,152	6,670
Average of total deposits for the 15 calendar days ending with call date	12,616,248	7,385,885	2,813,904	22,816,037	10,136
Average of total loans for the 15 calendar days ending with call date	8,003,772	4,860,880	1,717,328	14,581,980	8,278
Unearned discount on instalment loans included in total capital accounts	12,620	1,468	678	14,766	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.9	10.0	6.3	12.9	10.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.9	11.8	18.1	12.6	.0
Other securities	13.3	17.7	16.6	15.1	26.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.0	57.6	56.6	56.6	55.7
Other assets	2.9	2.9	2.4	2.8	7.8
Total capital accounts	6.3	6.5	7.1	6.4	36.0
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.5	8.1	8.9	8.4	40.2
NUMBER OF BANKS	104	101	124	329	2

MINNESOTA					MISSISSIPPI			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
5,362,706	302,317	3,010,196	8,675,219	6,554	1,319,772	111,507	1,553,335	2,984,614
2,160,271	101,765	977,307	3,239,343	1,956	668,004	54,872	725,649	1,448,525
3,103,071	196,869	2,002,298	5,302,238	4,598	641,236	56,067	817,013	1,514,316
878,678	57,376	563,009	1,499,063	451	201,645	23,285	280,655	505,585
293	0	438	731	0	0	3,009	504	3,513
2,224,100	139,493	1,438,851	3,802,444	4,147	439,591	29,773	535,854	1,005,218
99,364	3,683	30,591	133,638	0	10,532	568	10,673	21,773
889,216	31,204	343,002	1,263,422	64	228,371	16,472	220,002	464,845
360,915	7,865	108,237	477,017	0	28,994	2,131	21,066	52,191
644	5	291	940	0	523	7	477	1,007
240,560	10,430	117,433	368,423	64	142,544	9,900	147,436	299,880
287,097	12,904	117,041	417,042	0	56,310	4,434	51,023	111,767
575,409	2,647	7,074	585,130	0	149,424	1,552	21,931	172,907
556,739	2,637	6,796	566,172	0	105,689	752	20,461	126,902
10,245	0	20	10,265	0	43,735	0	1,470	45,205
4,980	10	258	5,248	0	0	800	0	800
3,445	0	0	3,445	0	0	0	0	0
13,270	0	0	13,270	0	14	0	0	14
314	0	0	314	0	0	0	0	0
0	0	0	0	0	0	0	0	0
12,956	0	0	12,956	0	14	0	0	14
0	0	0	0	0	0	0	0	0
6,840,601	336,168	3,360,272	10,537,041	6,618	1,697,581	129,531	1,795,268	3,622,380
3,436,099	126,390	1,240,622	4,803,111	2,020	955,777	69,023	925,285	1,950,085
3,404,502	209,778	2,119,650	5,733,930	4,598	741,804	60,508	869,983	1,672,295
691,973	10,831	67,056	769,860	613	85,693	2,699	39,254	127,646
445,843	800	3,300	449,943	0	35,491	0	6,799	42,290
32,612	100	4,789	37,501	88	68	0	928	996
11,214	58	409	11,681	12	503	28	322	853
31,540	1,110	1,411	34,061	0	355	0	138	493
170,764	8,763	57,147	236,674	513	49,276	2,671	31,067	83,014
7,532,574	346,999	3,427,328	11,306,901	7,231	1,783,274	132,230	1,834,522	3,750,026
0	0	0	0	0	0	0	0	0
70,610	2,850	29,240	102,700	3	19,328	1,573	19,031	39,932
70,484	2,850	27,263	100,597	3	17,830	1,219	14,340	33,389
117	0	907	1,024	0	527	0	2,378	2,905
9	0	1,070	1,079	0	971	354	2,313	3,638
527,188	26,687	264,857	818,732	6,003	141,682	12,967	147,117	301,766
32,357	1,992	10,276	44,625	0	5,950	0	1,455	7,405
494,831	24,695	254,581	774,107	6,003	135,732	12,967	145,662	294,361
0	518	303	821	0	0	0	50	50
144,932	6,503	60,238	211,673	1,350	36,765	3,153	37,068	76,986
171,781	10,654	103,487	285,922	2,145	96,372	9,070	101,213	206,655
171,611	6,532	80,321	258,464	1,833	1,398	319	3,461	5,178
6,507	488	10,232	17,227	675	1,197	425	3,870	5,492
8,130,372	376,536	3,721,425	12,228,333	13,237	1,944,284	146,770	2,000,670	4,091,724
1,941,850	103,672	1,111,083	3,156,605	2,020	708,019	64,717	872,583	1,645,319
6,390,224	335,109	3,296,640	10,021,973	6,577	1,651,929	127,263	1,769,989	3,549,181
4,143,775	192,198	1,831,641	6,167,614	1,529	1,014,206	69,952	955,040	2,039,198
3,328	36	1,454	4,818	0	789	559	5,520	6,868
16.0	11.4	7.4	13.2	7.2	17.2	16.0	13.2	15.2
12.9	22.4	30.8	18.6	7.2	13.2	16.7	18.5	15.9
14.1	12.0	9.6	12.6	61.1	12.0	18.9	16.4	14.4
54.3	52.0	50.8	53.1	11.5	54.4	45.4	49.5	51.7
2.8	2.2	1.5	2.4	12.9	3.2	2.9	2.4	2.8
6.5	7.1	7.1	6.7	45.4	7.3	8.8	7.4	7.4
8.8	9.9	9.9	9.2	51.2	10.2	12.8	10.0	10.2
198	25	505	728	3	38	7	138	183

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,237,500	389,700	621,984	2,249,184	1,145
Currency and coin	51,987	21,211	72,589	145,787	111
Reserve with Federal Reserve banks (member banks)	440,273	142,601	0	582,874	0
Demand balances with banks in U.S. (except American branches of foreign banks)	180,851	77,354	517,805	776,010	971
Other balances with banks in United States	1,088	13,411	7,992	22,491	61
Balances with banks in foreign countries	4,275	431	1	4,707	0
Cash items in process of collection	559,026	134,692	23,597	717,315	2
INVESTMENT SECURITIES - TOTAL	1,516,315	743,204	2,319,780	4,579,299	27,798
U.S. Treasury securities	595,593	296,337	969,931	1,861,861	6,083
Securities of other U.S. Government agencies and corps.	131,343	94,366	445,608	671,317	50
Obligations of States and subdivisions	751,151	343,783	866,387	1,961,321	1,523
Other securities	38,228	8,718	37,854	84,800	20,142
TRADING ACCOUNT SECURITIES	109,397	3,581	1,136	114,114	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	544,159	57,575	309,064	910,798	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,956,350	1,147,264	2,681,795	6,785,409	3,456
Real estate loans - total	540,576	337,327	943,277	1,821,180	1,582
Secured by farmland	31,788	26,874	161,559	220,221	172
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	40,585	40,937	68,061	149,583	0
Guaranteed by Veterans Administration	16,143	12,500	32,902	61,545	0
Not insured or guaranteed by FHA or VA	221,228	142,978	383,443	747,649	556
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	3,530	79	513	4,122	0
Not insured by FHA	17,360	6,260	11,049	34,669	61
Secured by other properties	209,942	107,699	285,750	603,391	793
Loans to domestic commercial and foreign banks	18,730	950	4,996	24,676	0
Loans to other financial institutions	219,695	90,773	60,382	370,850	0
Loans to brokers and dealers in securities	96,362	14,151	12,145	122,658	0
Other loans for purchasing or carrying securities	38,762	16,884	35,720	91,366	0
Loans to farmers (excluding loans on real estate)	138,105	51,566	283,594	473,265	449
Commercial and industrial loans (incl. open market paper)	1,164,401	358,920	533,901	2,057,222	876
Other loans to individuals - total	702,236	243,445	792,906	1,738,587	522
Passenger automobile instalment loans	178,595	92,146	375,959	646,700	174
Credit cards and related plans:					
Retail (charge account) credit card plans	66,168	20,097	1,732	87,997	0
Check credit and revolving credit plans	9,383	498	4,625	14,506	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	38,342	15,139	69,882	123,363	85
Other retail consumer goods	34,492	21,682	52,836	109,010	72
Residential repair and modernization instalment loans	25,312	18,117	33,058	76,487	10
Other instalment loans for personal expenditures	40,173	25,346	79,096	144,615	45
Single-payment loans for personal expenditures	309,771	50,420	175,718	535,909	136
All other loans (including overdrafts)	37,483	33,248	14,874	85,605	27
TOTAL LOANS AND SECURITIES	5,126,221	1,951,624	5,311,775	12,389,620	31,254
Bank premises, furniture and fixtures, and other assets representing bank premises	66,781	18,895	64,586	150,262	1,975
Real estate owned other than bank premises	2,276	554	4,276	7,106	292
Investments in subsidiaries not consolidated	3,160	15	282	3,457	0
Customers' liabilities on acceptances outstanding	10,912	1,511	1,537	13,960	0
Other assets	64,918	22,459	39,151	126,528	316
TOTAL ASSETS	6,511,768	2,384,758	6,043,591	14,940,117	34,982

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
129,160	82,525	30,018	241,703	33	550,888	10,511	146,334	707,733	637
10,286	5,529	4,086	19,901	0	24,887	741	15,371	40,999	11
51,534	31,971	0	83,505	0	208,524	4,421	0	212,945	0
27,121	16,379	23,153	66,653	33	106,230	5,041	124,986	236,257	616
3,337	321	191	3,849	0	6,400	0	440	6,840	10
161	10	55	226	0	349	0	0	349	0
36,721	28,315	2,533	67,569	0	204,498	308	5,537	210,343	0
354,282	218,727	157,871	730,880	126	729,703	23,935	538,330	1,291,968	558
179,616	111,467	91,598	382,681	126	340,111	16,396	288,494	645,001	121
27,134	19,912	20,294	67,340	0	80,605	3,827	99,486	183,918	0
144,526	86,307	42,232	273,065	0	300,807	3,146	139,185	443,138	1
3,006	1,041	3,747	7,794	0	8,180	566	11,165	19,911	436
1,306	0	0	1,306	0	14,272	0	0	14,272	0
31,025	12,825	4,805	48,655	0	121,505	750	50,502	172,757	0
565,654	299,129	175,055	1,039,838	0	1,588,216	35,324	818,420	2,441,960	3,196
151,810	76,902	38,169	266,881		183,384	2,931	93,393	279,708	94
5,787	5,052	5,870	16,709		20,943	820	15,167	36,930	56
35,706	21,953	5,314	62,973		17,527	327	6,670	24,524	0
9,311	5,525	468	15,304		7,409	324	3,699	11,432	15
60,877	27,159	15,097	103,133		48,194	765	32,516	81,475	21
3,280	1,322	229	4,831		116	0	0	116	0
917	652	208	1,777		5,338	0	550	5,888	2
35,932	15,239	10,983	62,154		83,857	695	34,791	119,343	0
65	105	0	170		6,394	0	1,301	7,695	0
1,818	1,886	760	4,464		39,104	0	5,885	44,989	0
0	342	0	342		8,023	0	507	8,530	0
1,355	3,704	790	5,849		55,032	39	2,653	57,724	20
108,675	76,739	54,344	239,758		523,839	20,629	384,654	929,122	390
135,879	59,593	35,082	230,554		387,126	5,936	160,017	553,079	125
162,646	75,570	44,332	282,548		363,586	5,675	164,757	534,018	2,567
58,889	25,711	17,923	102,523		102,907	1,906	67,761	172,574	1,296
1,107	18	0	1,125		43,206	0	0	43,206	0
425	686	0	1,111		2,375	43	562	2,980	0
32,908	14,266	5,878	53,052		33,294	1,197	7,497	41,988	5
9,884	5,491	4,631	20,006		20,119	298	13,790	34,207	212
8,602	4,009	2,251	14,862		12,192	202	6,734	19,128	125
21,590	12,742	6,010	40,342		35,248	616	21,137	57,001	279
29,241	12,647	7,639	49,527		114,245	1,413	47,276	162,934	650
3,406	4,288	1,578	9,272		21,728	114	5,253	27,095	0
952,267	530,681	337,731	1,820,679	126	2,453,696	60,009	1,407,252	3,920,957	3,754
21,589	11,238	5,158	37,985	50	46,271	393	17,550	64,214	130
687	798	242	1,727	0	1,670	3	1,608	3,281	0
0	0	0	0	0	223	0	0	223	0
403	67	0	470	0	8,163	0	309	8,472	0
8,078	4,095	2,307	14,480	2	23,189	107	8,706	32,002	586
1,112,184	629,404	375,456	2,117,044	211	3,084,100	71,023	1,581,759	4,736,882	5,107

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	MISSOURI				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,995,576	1,771,526	4,674,363	10,441,465	9,621
Individuals, partnerships, and corporations - demand	2,140,535	835,550	2,038,901	5,014,986	7,351
Individuals, partnerships, and corporations - time	1,814,667	916,756	2,582,538	5,313,961	2,194
Savings deposits	652,688	343,205	954,875	1,950,768	847
Deposits accumulated for payment of personal loans	233	69	3,550	3,852	0
Other deposits of individuals, partnerships, and corps.	1,161,746	573,482	1,624,113	3,359,341	1,347
Certified and officers' checks, letters of credit, travelers' checks, etc	40,374	19,220	52,924	112,518	76
GOVERNMENT DEPOSITS - TOTAL	475,716	154,752	622,150	1,252,618	563
United States Government - demand	109,390	39,759	81,124	230,273	101
United States Government - time	1,311	0	1,475	2,786	0
States and subdivisions - demand	247,854	66,645	302,829	617,328	462
States and subdivisions - time	117,161	48,348	236,722	402,231	0
DOMESTIC INTERBANK DEPOSITS - TOTAL	754,871	133,278	88,818	976,967	0
Commercial banks in the United States - demand	751,171	133,268	86,963	971,402	0
Commercial banks in the United States - time	3,700	10	1,855	5,565	0
Mutual savings banks in the United States - demand	0	0	0	0	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	10,063	984	0	11,047	0
Foreign governments, central banks, etc. - demand	132	0	0	132	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	8,431	984	0	9,415	0
Banks in foreign countries - time	1,500	0	0	1,500	0
TOTAL DEPOSITS	5,236,226	2,060,540	5,385,331	12,682,097	10,184
Demand	3,297,887	1,095,426	2,562,741	6,956,054	7,990
Time	1,938,339	965,114	2,822,590	5,726,043	2,194
MISCELLANEOUS LIABILITIES - TOTAL	714,949	118,891	126,411	960,251	1,685
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	614,768	79,210	18,725	712,703	0
Other liabilities for borrowed money	2,168	779	2,796	5,743	371
Mortgage indebtedness	1,762	42	2,343	4,147	0
Acceptances outstanding	10,922	1,511	1,539	13,972	0
Other liabilities	85,329	37,349	101,008	223,686	1,314
TOTAL LIABILITIES	5,951,175	2,179,431	5,511,742	13,642,348	11,869
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	2	2	0
RESERVES ON LOANS AND SECURITIES - TOTAL	55,036	19,604	49,287	123,927	5
Reserve for bad debt losses on loans	53,651	18,790	39,234	111,675	3
Other reserves on loans	553	259	3,163	3,975	0
Reserves on securities	832	555	6,890	8,277	2
CAPITAL ACCOUNTS - TOTAL	505,557	185,723	482,560	1,173,840	23,108
Capital notes and debentures	26,913	1,700	14,712	43,325	0
Equity capital - total	478,644	184,023	467,848	1,130,515	23,108
Preferred stock	3,400	0	990	4,390	0
Common stock	118,146	51,474	118,533	288,153	7,765
Surplus	183,407	75,072	162,537	421,016	5,786
Undivided profits	172,437	55,848	179,156	407,441	9,531
Reserve for contingencies and other capital reserves	1,254	1,629	6,632	9,515	26
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,511,768	2,384,758	6,043,591	14,940,117	34,982
MEMORANDA					
Demand deposits adjusted[3]	1,878,300	787,707	2,371,057	5,037,064	7,887
Average of total deposits for the 15 calendar days ending with call date	4,955,511	2,028,707	5,254,246	12,238,464	10,238
Average of total loans for the 15 calendar days ending with call date	2,898,158	1,162,715	2,761,704	6,822,577	3,555
Unearned discount on instalment loans included in total capital accounts	2,557	601	6,553	9,711	8
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.0	16.3	10.3	15.1	3.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.2	16.4	23.4	17.0	17.5
Other securities	13.8	14.9	15.0	14.5	61.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.8	50.5	49.5	51.5	9.9
Other assets	2.3	1.8	1.8	2.0	7.4
Total capital accounts	7.8	7.8	8.0	7.9	66.1
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	10.8	10.9	10.8	10.8	83.3
NUMBER OF BANKS	98	71	497	666	6

MONTANA					NEBRASKA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
845,629	467,360	282,556	1,595,545	0	2,143,641	58,185	1,256,672	3,458,498	705
304,604	184,432	110,149	599,185	0	978,171	31,149	595,557	1,604,877	540
532,344	278,006	168,794	979,144	0	1,151,348	26,762	652,402	1,830,512	165
157,673	78,870	45,638	282,181	0	261,476	7,826	145,167	414,469	13
0	0	0	0	0	0	0	104	104	0
374,671	199,136	123,156	696,963	0	889,872	18,936	507,131	1,415,939	152
8,681	4,922	3,613	17,216	0	14,122	274	8,713	23,109	0
112,201	71,137	51,642	234,980	0	261,784	4,880	148,739	415,403	142
32,598	20,283	12,962	65,843	0	104,723	923	55,600	161,246	0
5,062	135	489	5,686	0	1,825	4	55	1,884	0
35,858	29,855	18,762	84,475	0	95,150	2,820	53,128	151,098	51
38,683	20,864	19,429	78,976	0	60,086	1,133	39,956	101,175	91
20,685	16,937	572	38,194	0	248,873	307	6,950	256,130	0
20,685	16,837	572	38,094	0	248,505	307	6,910	255,722	0
0	100	0	100	0	290	0	40	330	0
0	0	0	0	0	78	0	0	78	0
0	0	0	0	0	0	0	0	0	0
33	29	0	62	0	512	0	0	512	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
33	29	0	62	0	512	0	0	512	0
0	0	0	0	0	0	0	0	0	0
978,548	555,463	334,770	1,868,781	0	2,654,810	63,372	1,412,361	4,130,543	847
402,459	256,358	146,058	804,875	0	1,441,261	35,473	719,908	2,196,642	591
576,089	299,105	188,712	1,063,906	0	1,213,549	27,899	692,453	1,933,901	256
53,153	23,677	8,437	85,267	6	186,662	736	22,098	209,496	3,362
14,599	5,775	0	20,374	0	127,140	0	1,088	128,228	0
0	5	0	5	0	1,625	0	2,388	4,013	945
40	442	0	482	0	985	0	477	1,462	0
403	67	24	494	0	8,163	0	309	8,472	0
38,111	17,388	8,413	63,912	6	48,749	736	17,836	67,321	2,417
1,031,701	579,140	343,207	1,954,048	6	2,841,472	64,108	1,434,459	4,340,039	4,209
0	0	0	0	0	0	0	0	0	0
11,168	6,330	3,335	20,833	0	27,752	692	13,911	42,355	0
9,759	5,235	2,643	17,637	0	25,964	642	11,314	37,920	0
139	579	395	1,113	0	735	0	1,553	2,288	0
1,270	516	297	2,083	0	1,053	50	1,044	2,147	0
59,315	43,934	28,914	142,163	205	214,876	6,223	133,389	354,488	898
3,600	600	405	4,605	0	4,400	0	1,746	6,146	0
65,715	43,334	28,509	137,558	205	210,476	6,223	131,643	348,342	898
0	0	0	0	0	101	0	396	497	0
24,858	15,475	10,383	50,716	100	52,527	1,135	36,579	90,241	410
25,145	15,840	10,612	51,597	20	75,509	2,705	48,132	126,346	184
15,492	11,757	7,304	34,553	85	78,777	1,808	43,548	124,133	304
220	262	210	692	0	3,562	575	2,988	7,125	0
1,112,184	629,404	375,456	2,117,044	211	3,084,100	71,023	1,581,759	4,736,882	5,107
312,455	190,923	129,991	633,369	0	883,535	33,935	651,861	1,569,331	591
971,858	551,324	329,576	1,852,758	0	2,546,359	61,706	1,368,964	3,977,029	714
568,992	302,021	175,379	1,046,392	0	1,581,408	34,993	817,512	2,433,913	3,140
174	112	213	499	0	1,409	47	1,063	2,519	0
11.6	13.1	8.0	11.4	15.6	17.9	14.8	9.3	14.9	12.5
18.6	20.9	29.8	21.3	59.7	13.6	28.5	24.5	17.5	2.4
13.4	13.9	12.2	13.3	.0	10.5	5.2	9.5	10.1	8.6
53.6	49.6	47.9	51.4	.0	55.4	50.8	54.9	55.2	62.6
2.8	2.6	2.1	2.6	24.6	2.6	.7	1.8	2.3	14.0
6.2	7.0	7.7	6.7	97.2	7.0	8.8	8.4	7.5	17.6
8.6	10.1	11.4	9.5	394.2	9.8	14.1	11.6	10.5	20.6
52	40	51	143	1	125	10	303	438	5

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	117,206	42,104		159,310
Currency and coin	19,141	12,838		31,979
Reserve with Federal Reserve banks (member banks)	46,814	4,613		51,427
Demand balances with banks in U.S. (except American branches of foreign banks)	11,469	13,869		25,338
Other balances with banks in United States	499	0		499
Balances with banks in foreign countries	0	0		0
Cash items in process of collection	39,283	10,784		50,067
INVESTMENT SECURITIES - TOTAL	295,052	194,860		489,912
U.S. Treasury securities	116,354	86,279		202,633
Securities of other U.S. Government agencies and corps.	34,061	2,733		36,794
Obligations of States and subdivisions	138,803	104,961		243,764
Other securities	5,834	887		6,721
TRADING ACCOUNT SECURITIES	0	0		0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	59,500	3,800		63,300
OTHER LOANS AND DISCOUNTS - TOTAL	514,828	252,724		767,552
Real estate loans - total	193,110	79,014		272,124
Secured by farmland	1,586	107		1,693
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	22,481	5,460		27,941
Guaranteed by Veterans Administration	3,825	2,858		6,683
Not insured or guaranteed by FHA or VA	46,081	11,957		58,038
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	257	0		257
Not insured by FHA	6,593	3,854		10,447
Secured by other properties	112,287	54,778		167,065
Loans to domestic commercial and foreign banks	1,013	0		1,013
Loans to other financial institutions	8,341	435		8,776
Loans to brokers and dealers in securities	2,600	0		2,600
Other loans for purchasing or carrying securities	257	2,504		2,761
Loans to farmers (excluding loans on real estate)	10,260	498		10,758
Commercial and industrial loans (incl. open market paper)	132,449	113,659		246,108
Other loans to individuals - total	163,395	55,263		218,658
Passenger automobile instalment loans	47,945	27,713		75,658
Credit cards and related plans:				
Retail (charge account) credit card plans	11,670	2,871		14,541
Check credit and revolving credit plans	3,802	2,437		6,239
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	39,118	2,631		41,749
Other retail consumer goods	12,878	4,815		17,693
Residential repair and modernization instalment loans	5,290	3,357		8,647
Other instalment loans for personal expenditures	16,538	8,148		24,686
Single-payment loans for personal expenditures	26,154	3,291		29,445
All other loans (including overdrafts)	3,403	1,351		4,754
TOTAL LOANS AND SECURITIES	869,380	451,384		1,320,764
Bank premises, furniture and fixtures, and other assets representing bank premises	27,698	12,104		39,802
Real estate owned other than bank premises	70	611		681
Investments in subsidiaries not consolidated	0	0		0
Customers' liabilities on acceptances outstanding	0	0		0
Other assets	9,242	5,733		14,975
TOTAL ASSETS	1,023,596	511,936		1,535,532

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
124,788	25,870		150,658	1,968	1,578,732	467,456	219,390	2,265,578	87
21,442	5,094		26,536	454	261,821	71,574	41,922	375,317	3
31,811	320		32,131	0	495,830	142,678	0	638,508	0
34,622	14,386		49,008	1,451	297,510	61,610	165,874	524,994	84
40	4,396		4,436	0	8,480	411	1,118	10,009	0
31	1		32	0	2,106	387	0	2,493	0
36,842	1,673		38,515	63	512,985	190,796	10,476	714,257	0
202,561	102,182		304,743	4,924	4,197,914	1,243,294	795,261	6,236,469	262
114,664	43,396		158,060	3,792	1,339,664	351,716	234,681	1,926,061	43
5,297	6,327		11,624	0	427,613	99,905	98,853	626,371	119
76,315	22,432		98,747	710	2,269,328	716,909	377,056	3,363,293	0
6,285	30,027		36,312	422	161,309	74,764	84,671	320,744	100
0	0		0	0	6,598	4,346	0	10,944	0
46,175	19,125		65,300	500	348,799	132,006	124,010	604,815	0
459,127	339,194		798,321	12,472	6,342,469	2,090,194	1,324,509	9,757,172	0
126,532	235,202		361,734		2,574,236	859,144	531,719	3,965,099	
3,239	2,367		5,606		12,808	1,299	1,880	15,987	
4,555	23,694		28,249		317,536	96,693	30,426	444,655	
3,052	20,380		23,432		157,832	26,413	20,077	204,322	
73,621	118,777		192,398		1,311,222	389,726	282,804	1,983,752	
84	750		834		23,661	5,289	2,097	31,047	
1,228	5,198		6,426		26,368	65,765	3,684	95,817	
40,753	64,036		104,789		724,809	273,959	190,751	1,189,519	
168	272		440		41,219	9,655	3,955	54,829	
3,696	1,266		4,962		151,627	135,836	18,817	306,280	
267	500		767		40,807	13,516	10,096	64,419	
923	526		1,449		22,000	7,207	1,720	30,927	
4,543	731		5,274		13,114	2,563	491	16,168	
143,102	37,740		180,842		1,698,508	488,291	321,427	2,508,226	
171,516	62,182		233,698		1,631,432	532,842	416,782	2,581,056	
69,608	20,547		90,155		517,324	118,403	114,487	750,214	
8,615	1,204		9,819		27,586	14,540	9,182	51,308	
1,656	459		2,115		33,798	15,240	16,260	65,298	
10,379	1,653		12,032		51,846	11,922	16,464	80,232	
11,068	2,419		13,487		113,037	33,021	21,959	168,017	
6,328	3,308		9,636		96,003	88,264	27,890	212,157	
25,024	13,367		38,391		319,661	110,378	70,018	500,057	
38,838	19,225		58,063		472,177	141,074	140,522	753,773	
8,380	775		9,155		169,526	41,140	19,502	230,168	
707,863	460,501		1,168,364	17,896	10,895,780	3,469,840	2,243,780	16,609,400	262
18,583	7,621		26,204	1,595	211,087	65,276	52,167	328,530	42
160	446		606	25	6,475	930	1,141	8,546	0
0	0		0	0	3,231	989	415	4,635	0
16	0		16	0	9,527	361	732	10,620	0
4,073	1,986		6,059	14	133,239	37,064	25,044	195,347	2,358
855,483	496,424		1,351,907	21,498	12,838,071	4,041,916	2,542,669	19,422,656	2,749

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEVADA			
	INSURED COMMERCIAL BANKS			
	NATIONAL	STATE BANKS		TOTAL
		F.R. MEMBERS	F.R. NON-MEMBERS	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	757,448	326,232		1,083,680
Individuals, partnerships, and corporations - demand	326,062	141,545		467,607
Individuals, partnerships, and corporations - time	418,691	176,823		595,514
Savings deposits	266,206	97,062		363,268
Deposits accumulated for payment of personal loans	0	1,022		1,022
Other deposits of individuals, partnerships, and corps	152,485	78,739		231,224
Certified and officers' checks, letters of credit, travelers' checks, etc	12,695	7,864		20,559
GOVERNMENT DEPOSITS - TOTAL	160,852	122,804		283,656
United States Government - demand	11,047	5,654		16,701
United States Government - time	83	10		93
States and subdivisions - demand	48,125	6,529		54,654
States and subdivisions - time	101,597	110,611		212,208
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,182	1,641		3,823
Commercial banks in the United States - demand	1,682	1,641		3,323
Commercial banks in the United States - time	500	0		500
Mutual savings banks in the United States - demand	0	0		0
Mutual savings banks in the United States - time	0	0		0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	37	11		48
Foreign governments, central banks, etc. - demand	0	0		0
Foreign governments, central banks, etc. - time	0	0		0
Banks in foreign countries - demand	37	11		48
Banks in foreign countries - time	0	0		0
TOTAL DEPOSITS	920,519	450,688		1,371,207
Demand	399,648	163,244		562,892
Time	520,871	287,444		808,315
MISCELLANEOUS LIABILITIES - TOTAL	26,465	26,779		53,244
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	0	12,000		12,000
Other liabilities for borrowed money	0	0		0
Mortgage indebtedness	982	4,733		5,715
Acceptances outstanding	0	0		0
Other liabilities	25,483	10,046		35,529
TOTAL LIABILITIES	946,984	477,467		1,424,451
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0		0
RESERVES ON LOANS AND SECURITIES - TOTAL	6,883	3,900		10,783
Reserve for bad debt losses on loans	6,883	3,900		10,783
Other reserves on loans	0	0		0
Reserves on securities	0	0		0
CAPITAL ACCOUNTS - TOTAL	69,729	30,569		100,298
Capital notes and debentures	0	3,255		3,255
Equity capital - total	69,729	27,314		97,043
Preferred stock	0	0		0
Common stock	22,575	9,571		32,146
Surplus	21,880	10,733		32,613
Undivided profits	25,224	6,932		32,156
Reserve for contingencies and other capital reserves	50	78		128
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,023,596	511,936		1,535,532
MEMORANDA				
Demand deposits adjusted[3]	347,636	145,165		492,801
Average of total deposits for the 15 calendar days ending with call date	907,463	450,804		1,358,267
Average of total loans for the 15 calendar days ending with call date	509,169	257,625		766,794
Unearned discount on instalment loans included in total capital accounts	0	0		0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	11.5	8.2		10.4
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	14.7	17.4		15.6
Other securities	14.1	20.7		16.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.1	50.1		54.1
Other assets	3.6	3.6		3.6
Total capital accounts	6.8	6.0		6.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	8.8	8.0		8.5
NUMBER OF BANKS	4	4[17]		8

NEW HAMPSHIRE					NEW JERSEY				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	STATE BANKS		TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS			NATIONAL	STATE MEMBERS			
592,255	414,240		1,006,495	17,566	9,896,916	3,115,623	1,938,574	14,951,113	0
314,445	59,200		373,645	1,791	3,934,700	1,345,477	682,981	5,963,158	0
269,086	352,653		621,739	15,629	5,799,402	1,718,109	1,227,669	8,745,180	0
148,676	244,106		392,782	15,621	3,886,740	1,116,425	762,412	5,765,577	0
705	4		709	0	50	6	0	56	0
119,705	108,543		228,248	8	1,912,612	601,678	465,257	2,979,547	0
8,724	2,387		11,111	146	162,814	52,037	27,924	242,775	0
111,266	24,912		136,178	0	1,239,550	329,150	299,130	1,867,830	0
19,496	4,266		23,762	0	190,391	57,276	22,400	270,067	0
65	0		65	0	619	10	0	629	0
71,942	16,300		88,242	0	615,456	137,243	156,707	909,406	0
19,763	4,346		24,109	0	433,084	134,621	120,023	687,728	0
13,625	1,030		14,655	650	183,586	49,922	4,748	238,256	0
1,894	241		2,135	650	142,411	41,497	2,660	186,568	0
0	350		350	0	7,620	0	375	7,995	0
11,731	439		12,170	0	33,505	8,400	1,603	43,508	0
0	0		0	0	50	25	110	185	0
0	0		0	0	4,427	1,630	0	6,057	0
0	0		0	0	0	0	0	0	0
0	0		0	0	0	60	0	60	0
0	0		0	0	4,427	1,570	0	5,997	0
0	0		0	0	0	0	0	0	0
717,146	440,182		1,157,328	18,216	11,324,479	3,496,325	2,242,452	17,063,256	0
428,232	82,833		511,065	2,587	5,083,704	1,643,500	894,275	7,621,479	0
288,914	357,349		646,263	15,629	6,240,775	1,852,825	1,348,177	9,441,777	0
52,451	12,972		65,423	235	491,596	166,907	76,309	734,812	228
8,810	225		9,035	0	72,964	29,135	3,212	105,311	0
37	15		52	0	23,620	6,172	2,615	32,407	0
0	38		38	0	9,354	8,194	2,662	20,210	0
16	0		16	0	10,047	361	732	11,140	0
43,588	12,694		56,282	235	375,611	123,045	67,088	565,744	228
769,597	453,154		1,222,751	18,451	11,816,075	3,663,232	2,318,761	17,798,068	228
0	0		0	0	0	0	0	0	0
8,275	3,692		11,967	0	125,377	46,764	22,703	194,844	0
7,783	3,580		11,363	0	122,265	46,453	21,278	189,996	0
0	98		98	0	1,392	75	1,239	2,706	0
492	14		506	0	1,720	236	186	2,142	0
77,611	39,578		117,189	3,047	896,619	331,920	201,205	1,429,744	2,521
729	100		825	0	41,327	25,028	20,037	86,392	0
76,886	39,478		116,364	3,047	855,292	306,892	181,168	1,343,352	2,521
0	75		75	0	25	0	1,617	1,642	0
14,021	6,226		20,247	422	233,664	68,817	65,219	367,700	200
42,611	21,659		64,270	977	380,440	141,939	73,988	596,367	200
19,713	10,832		30,545	1,428	222,703	84,605	33,406	340,714	2,121
541	686		1,227	220	18,460	11,531	6,938	36,929	0
855,483	496,424		1,351,907	21,498	12,838,071	4,041,916	2,542,669	19,422,656	2,749
370,000	76,653		446,653	1,874	4,237,917	1,353,931	858,739	6,450,587	0
707,437	435,010		1,142,447	18,100	11,053,661	3,428,076	2,176,568	16,658,305	0
456,795	347,482		804,277	12,400	6,365,917	2,187,927	1,372,572	9,926,416	0
450	11		461	0	2,780	178	914	3,872	0
14.6	5.2		11.1	9.2	12.3	11.6	8.6	11.7	3.2
14.0	10.0		12.6	17.6	13.8	11.2	13.1	13.1	5.9
9.7	10.6		10.0	5.3	19.0	19.7	18.2	19.0	3.6
59.1	72.2		63.9	60.3	52.1	55.0	57.0	53.4	.0
2.7	2.0		2.4	7.6	2.8	2.6	3.1	2.8	87.3
9.1	8.0		8.7	14.2	7.0	8.2	7.9	7.4	91.7
12.6	9.3		11.2	19.4	9.0	10.3	9.6	9.4	96.3
48	24[18]		72	2	120	33	56	209	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	195,837	21,387	82,131	299,355
Currency and coin	24,329	2,734	8,267	35,330
Reserve with Federal Reserve banks (member banks)	65,043	3,908	0	68,951
Demand balances with banks in U.S. (except American branches of foreign banks)	82,616	10,590	57,672	150,878
Other balances with banks in United States	2,065	2,149	5,330	9,544
Balances with banks in foreign countries	0	0	0	0
Cash items in process of collection	21,784	2,006	10,862	34,652
INVESTMENT SECURITIES - TOTAL	406,594	35,526	168,493	610,613
U.S. Treasury securities	144,699	19,581	59,112	223,392
Securities of other U.S. Government agencies and corps	37,233	7,099	16,743	61,075
Obligations of States and subdivisions	218,544	8,521	81,954	309,019
Other securities	6,118	325	10,684	17,127
TRADING ACCOUNT SECURITIES	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	44,325	5,410	15,745	65,480
OTHER LOANS AND DISCOUNTS - TOTAL	704,056	61,487	291,348	1,056,891
Real estate loans - total	133,608	11,708	59,202	204,518
Secured by farmland	7,285	342	4,639	12,266
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	17,732	2,557	2,702	22,991
Guaranteed by Veterans Administration	9,010	1	583	9,594
Not insured or guaranteed by FHA or VA	36,794	5,292	20,071	62,157
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,550	0	0	1,550
Not insured by FHA	2,993	188	10,371	13,552
Secured by other properties	58,244	3,328	20,836	82,408
Loans to domestic commercial and foreign banks	0	0	100	100
Loans to other financial institutions	21,943	885	2,308	25,136
Loans to brokers and dealers in securities	220	0	0	220
Other loans for purchasing or carrying securities	11,738	2,140	2,224	16,102
Loans to farmers (excluding loans on real estate)	75,141	3,540	29,833	108,514
Commercial and industrial loans (incl. open market paper)	217,451	26,026	109,868	353,345
Other loans to individuals - total	231,998	16,957	86,002	334,957
Passenger automobile instalment loans	101,095	8,215	35,621	144,931
Credit cards and related plans:				
Retail (charge account) credit card plans	12,333	0	0	12,333
Check credit and revolving credit plans	604	0	2,830	3,434
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	17,756	1,202	8,310	27,268
Other retail consumer goods	10,209	1,085	7,191	18,485
Residential repair and modernization instalment loans	8,240	1,148	5,657	15,045
Other instalment loans for personal expenditures	29,281	2,434	13,823	45,538
Single-payment loans for personal expenditures	52,480	2,873	12,570	67,923
All other loans (including overdrafts)	11,957	231	1,811	13,999
TOTAL LOANS AND SECURITIES	1,154,975	102,423	475,586	1,732,984
Bank premises, furniture and fixtures, and other assets representing bank premises	19,877	1,600	10,513	31,990
Real estate owned other than bank premises	2,367	132	663	3,162
Investments in subsidiaries not consolidated	178	5	0	183
Customers' liabilities on acceptances outstanding	237	205	715	1,157
Other assets	11,621	996	6,515	19,132
TOTAL ASSETS	1,385,092	126,748	576,123	2,087,963

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[20]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[20]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[19]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
9,029,186	16,089,914	364,235	25,483,335	1,408,732	1,086,461	352,259		1,438,720	11,495
407,525	418,659	32,225	858,409	1,771	107,983	76,530		184,513	2,321
2,507,439	3,797,517	0	6,304,956	0	374,277	753		375,030	0
1,167,947	947,065	299,935	2,414,947	1,159,278	105,820	221,984		327,804	6,750
19,441	150,526	12,573	182,540	98,916	689	2,189		2,878	0
53,796	76,056	11,226	141,078	99,564	1,629	0		1,629	0
4,873,038	10,700,091	8,276	15,581,405	49,203	496,063	50,803		546,866	2,424
9,662,138	10,373,802	950,291	20,986,231	400,833	1,556,060	1,132,700		2,688,760	15,982
3,568,717	3,291,519	266,856	7,127,092	108,898	386,224	383,234		769,458	9,365
475,297	822,722	112,079	1,410,098	97,437	255,301	225,153		480,454	0
5,316,495	5,992,049	533,334	11,841,878	124,999	895,596	506,815		1,402,411	6,572
301,629	267,512	38,022	607,163	69,499	18,939	17,498		36,437	45
837,319	1,069,294	6,614	1,913,227	3,128	72,247	2,805		75,052	0
424,291	739,871	93,800	1,257,962	219,573	162,364	62,248		224,612	14,800
29,934,873	29,988,398	1,918,227	61,841,498	1,422,855	3,263,997	1,855,790		5,119,787	20,390
4,746,648	3,396,348	282,852	8,425,848	35,382	356,721	478,264		834,985	
42,681	33,050	10,264	85,995	998	13,826	60,033		73,859	
381,625	193,760	21,582	596,967	14,163	27,659	4,230		31,889	
292,114	172,314	13,810	478,238	6,987	40,111	1,223		41,334	
1,846,117	1,181,407	135,058	3,162,582	10,967	113,613	188,501		302,114	
50,126	185,474	0	235,600	0	5,920	1,522		7,442	
329,129	166,687	10,015	505,831	0	12,828	18,586		31,414	
1,804,856	1,463,656	92,123	3,360,635	2,267	142,764	204,169		346,933	
897,490	1,040,526	11,366	1,949,382	185,994	65,421	1,395		66,816	
2,076,382	2,386,374	73,117	4,535,873	131,900	76,953	28,944		105,897	
1,787,654	3,030,149	92,457	4,910,260	90,937	19,533	33,730		53,263	
301,810	439,993	19,720	761,523	6,452	12,838	15,597		28,435	
100,262	70,589	12,795	183,646	0	33,623	74,975		108,798	
15,323,241	14,859,507	961,373	31,144,121	815,412	1,497,250	480,849		1,978,099	
3,976,665	3,593,950	415,389	7,986,004	97,612	1,156,491	729,189		1,885,680	
784,793	624,555	129,896	1,539,244	88,237	436,219	279,634		715,853	
390,191	293,841	19,253	703,285	0	74,331	28,362		102,693	
180,990	189,094	20,196	390,280	0	26,460	4,033		30,493	
82,235	78,981	20,900	182,116	0	139,742	65,736		205,478	
164,830	104,787	19,085	288,702	0	64,265	58,655		122,920	
248,352	139,024	31,204	418,580	28	44,646	23,853		68,499	
938,392	630,327	107,941	1,676,660	396	156,327	135,356		291,683	
1,186,882	1,533,341	66,914	2,787,137	8,951	214,501	133,560		348,061	
724,721	1,170,962	49,158	1,944,841	59,166	44,967	12,847		57,814	
40,858,621	42,171,365	2,968,932	85,998,918	2,046,389	5,054,668	3,053,543		8,108,211	51,172
624,211	631,638	48,289	1,304,138	18,837	107,886	76,426		184,312	463
9,173	24,513	4,253	37,939	78	841	6,648		7,489	0
322,076	109,041	45	431,162	230	3,854	335		4,189	0
1,059,501	1,243,339	66,373	2,369,213	88,127	25,381	1,745		27,126	0
987,145	1,160,993	48,682	2,196,820	185,792	85,436	50,191		135,627	277
52,889,913	61,430,803	3,500,809	117,821,525	3,748,185	6,364,527	3,541,147		9,905,674	63,407

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NEW MEXICO			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	927,714	88,482	382,103	1,398,299
Individuals, partnerships, and corporations - demand	435,142	40,159	179,467	654,768
Individuals, partnerships, and corporations - time	477,155	46,822	196,729	720,706
Savings deposits	199,574	18,390	82,307	300,271
Deposits accumulated for payment of personal loans	3	0	0	3
Other deposits of individuals, partnerships, and corps.	277,578	28,432	114,422	420,432
Certified and officers' checks, letters of credit, travelers' checks, etc.	15,417	1,501	5,907	22,825
GOVERNMENT DEPOSITS - TOTAL	246,118	17,688	125,035	388,841
United States Government - demand	20,997	960	5,053	27,010
United States Government - time	43,683	3,008	313	47,004
States and subdivisions - demand	54,229	3,582	43,143	100,954
States and subdivisions - time	127,209	10,138	76,526	213,873
DOMESTIC INTERBANK DEPOSITS - TOTAL	39,718	8,982	3,677	52,377
Commercial banks in the United States - demand	31,845	8,982	2,381	43,208
Commercial banks in the United States - time	7,735	0	1,296	9,031
Mutual savings banks in the United States - demand	70	0	0	70
Mutual savings banks in the United States - time	68	0	0	68
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	0	0	0	0
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	0	0	0	0
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	1,213,550	115,152	510,815	1,839,517
Demand	557,700	55,184	235,951	848,835
Time	655,850	59,968	274,864	990,682
MISCELLANEOUS LIABILITIES - TOTAL	61,953	3,397	20,790	86,140
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	22,950	875	6,440	30,265
Other liabilities for borrowed money	2,545	0	0	2,545
Mortgage indebtedness	740	0	32	772
Acceptances outstanding	237	205	716	1,158
Other liabilities	35,481	2,317	13,602	51,400
TOTAL LIABILITIES	1,275,503	118,549	531,605	1,925,657
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	13,615	534	4,516	18,665
Reserve for bad debt losses on loans	11,540	534	4,451	16,525
Other reserves on loans	2,075	0	0	2,075
Reserves on securities	0	0	65	65
CAPITAL ACCOUNTS - TOTAL	95,974	7,665	40,002	143,641
Capital notes and debentures	10,915	1,000	3,400	15,315
Equity capital - total	85,059	6,665	36,602	128,326
Preferred stock	0	0	0	0
Common stock	25,128	2,363	12,788	40,279
Surplus	36,746	2,841	14,125	53,712
Undivided profits	18,129	903	7,122	26,154
Reserve for contingencies and other capital reserves	5,056	558	2,567	8,181
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,385,092	126,748	576,123	2,087,963
MEMORANDA				
Demand deposits adjusted[3]	483,074	43,236	217,655	743,965
Average of total deposits for the 15 calendar days ending with call date	1,201,803	111,862	494,830	1,808,495
Average of total loans for the 15 calendar days ending with call date	699,236	62,939	288,204	1,050,379
Unearned discount on instalment loans included in total capital accounts	1,161	106	155	1,422
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	14.1	16.9	14.3	14.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	13.1	21.0	13.2	13.6
Other securities	16.2	7.0	16.1	15.6
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.0	52.8	53.3	53.8
Other assets	2.5	2.3	3.2	2.7
Total capital accounts	6.9	6.0	6.9	6.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.2	8.9	9.2	9.2
NUMBER OF BANKS	33	7	28	68

NEW YORK					NORTH CAROLINA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[20]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM[19]	TOTAL			STATE BANKS		TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. MEMBERS	F.R. NON-MEMBERS		
31,692,810	32,495,804	2,398,861	66,587,475	1,183,708	4,182,714	2,623,937		6,806,651	46,630
14,698,028	16,940,521	1,089,069	32,727,618	436,720	2,128,296	1,150,442		3,278,738	38,938
15,276,065	13,174,176	1,226,463	29,676,704	432,004	2,011,041	1,449,689		3,460,730	7,497
6,892,264	4,938,974	610,247	12,441,485	105,463	982,268	680,800		1,663,068	5,240
1,083	4	15	1,102	0	470	1,541		2,011	0
8,382,718	8,235,198	616,201	17,234,117	326,541	1,028,303	767,348		1,795,651	2,257
1,718,717	2,381,107	83,329	4,183,153	314,984	43,377	23,806		67,183	195
3,975,698	4,032,749	324,574	8,333,021	10,908	726,704	391,425		1,118,129	8,043
659,608	1,133,453	77,918	1,870,979	10,534	115,577	48,256		163,833	4,453
31,572	31,726	1,189	64,487	25	6,408	1,684		8,092	0
1,074,925	1,123,326	60,330	2,258,581	149	143,099	104,379		247,478	1,575
2,209,593	1,744,244	185,137	4,138,974	200	461,620	237,106		698,726	2,015
3,729,022	9,684,948	86,378	13,500,348	288,747	319,959	56,532		376,491	0
2,910,214	8,752,349	36,139	11,698,702	36,972	307,659	55,260		362,919	0
576,385	392,806	40,125	1,009,316	84,454	11,285	1,170		12,455	0
157,038	451,507	8,504	617,049	152,506	1,015	102		1,117	0
85,385	88,286	1,610	175,281	14,815	0	0		0	0
2,126,765	3,258,278	145,549	5,530,592	526,421	16,018	5		16,023	0
233,893	392,439	16,915	643,247	75,603	0	5		5	0
1,086,679	1,788,648	47,829	2,923,156	258,792	1,300	0		1,300	0
776,262	1,031,646	62,467	1,870,375	174,933	14,718	0		14,718	0
29,931	45,545	18,338	93,814	17,093	0	0		0	0
41,524,295	49,471,779	2,955,362	93,951,436	2,009,784	5,245,395	3,071,899		8,317,294	54,673
22,228,685	32,206,348	1,434,671	55,869,704	1,202,401	2,753,741	1,382,250		4,135,991	45,161
19,295,610	17,265,431	1,520,691	38,081,732	807,383	2,491,654	1,689,649		4,181,303	9,512
6,279,765	6,587,049	213,123	13,079,937	1,570,586	603,513	166,069		769,582	718
2,361,136	3,269,020	34,232	5,664,388	96,650	287,583	5,919		293,502	0
172,051	330,367	10,262	512,680	136,206	10,138	3,662		13,800	0
46,912	53,658	1,151	101,721	42	4,408	9,568		13,976	0
1,093,517	1,317,065	66,373	2,476,955	105,483	25,381	1,745		27,126	0
2,606,149	1,616,939	101,105	4,324,193	1,232,205	276,003	145,175		421,178	718
47,804,060	56,058,828	3,168,485	107,031,373	3,580,370	5,848,908	3,237,968		9,086,876	55,391
0	0	0	0	0	0	21		21	0
774,456	716,437	31,539	1,522,432	7,477	61,459	32,478		93,937	272
773,227	713,095	29,436	1,515,758	2,393	61,159	30,841		92,000	272
671	1,964	1,480	4,115	4,266	62	1,256		1,318	0
558	1,378	623	2,559	818	238	381		619	0
4,311,397	4,655,538	300,785	9,267,720	160,338	454,160	270,680		724,840	7,744
295,627	643,767	14,772	954,166	51,186	69,500	27,938		97,438	0
4,015,770	4,011,771	286,013	8,313,554	109,152	384,660	242,742		627,402	7,744
20,100	0	12	20,112	4,576	0	1,319		1,319	0
1,071,285	1,111,740	97,289	2,280,314	15,500	105,030	53,623		158,653	400
2,070,646	1,812,149	110,179	3,992,974	43,212	181,597	134,719		316,316	5,600
743,386	1,064,296	77,273	1,884,955	18,781	93,862	48,885		142,747	1,164
110,353	23,586	1,260	135,199	27,083	4,171	4,196		8,367	580
52,889,913	61,430,803	3,500,809	117,821,525	3,748,185	6,364,527	3,541,147		9,905,674	63,407
13,785,825	11,620,455	1,312,338	26,718,618	1,105,692	1,834,442	1,227,931		3,062,373	38,284
13,812,349	47,612,103	2,887,782	64,312,234	1,925,505	5,104,767	3,018,795		8,123,562	46,216
18,598,515	30,756,856	1,926,110	51,281,481	1,454,549	3,175,509	1,854,828		5,030,337	20,868
1,942	78	574	2,594	0	338	58		396	0
17.1	26.2	10.4	21.6	37.6	17.1	9.9		14.5	18.1
7.6	6.7	10.8	7.2	5.5	10.1	17.2		12.6	14.8
12.2	11.9	16.5	12.2	5.3	15.5	14.9		15.3	10.4
57.4	50.0	57.5	53.6	43.8	53.8	54.2		54.0	55.5
5.7	5.2	4.8	5.4	7.8	3.5	3.8		3.6	1.2
8.2	7.6	9.1	7.9	15.0	7.1	7.6		7.3	12.2
10.7	11.1	11.0	10.9	22.3	9.3	9.6		9.4	18.2
166	73	46	285	26	23	71[21]		94	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	110,197	3,445	49,894	163,536	13,936
Currency and coin	8,156	286	6,700	15,142	327
Reserve with Federal Reserve banks (member banks)	44,586	1,561	0	46,147	0
Demand balances with banks in U.S. (except American branches of foreign banks)	34,593	947	40,034	75,574	6,853
Other balances with banks in United States	0	0	575	575	0
Balances with banks in foreign countries	278	18	267	563	0
Cash items in process of collection	22,584	633	2,318	25,535	6,756
INVESTMENT SECURITIES - TOTAL	329,805	10,649	388,795	729,249	95,613
U.S. Treasury securities	157,183	6,654	167,365	331,202	17,800
Securities of other U.S. Government agencies and corps	34,180	1,435	118,556	154,171	32,868
Obligations of States and subdivisions	137,002	2,501	102,407	241,910	12,211
Other securities	1,440	59	467	1,966	32,734
TRADING ACCOUNT SECURITIES	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	19,075	150	11,170	30,395	8,100
OTHER LOANS AND DISCOUNTS — TOTAL	473,013	18,166	350,852	842,031	66,268
Real estate loans - total	143,279	2,582	81,654	227,515	38,475
Secured by farmland	13,728	698	25,321	39,747	20,273
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	13,481	182	9,125	22,788	12,093
Guaranteed by Veterans Administration	7,372	27	681	8,080	4,869
Not insured or guaranteed by FHA or VA	65,980	776	24,775	91,531	292
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	684	0	0	684	906
Not insured by FHA	3,675	111	1,925	5,711	31
Secured by other properties	38,359	788	19,827	58,974	11
Loans to domestic commercial and foreign banks	65	0	793	858	109
Loans to other financial institutions	2,833	0	509	3,342	29
Loans to brokers and dealers in securities	503	0	0	503	0
Other loans for purchasing or carrying securities	878	274	1,056	2,208	0
Loans to farmers (excluding loans on real estate)	86,411	6,451	151,080	243,942	770
Commercial and industrial loans (incl. open market paper)	127,266	4,287	51,402	182,955	10,316
Other loans to individuals - total	106,826	4,278	60,393	171,497	1,068
Passenger automobile instalment loans	39,170	1,331	23,759	64,260	548
Credit cards and related plans:					
Retail (charge account) credit card plans	70	0	5	75	80
Check credit and revolving credit plans	1,105	0	0	1,105	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	11,735	1,109	4,224	17,068	60
Other retail consumer goods	7,578	415	6,175	14,168	33
Residential repair and modernization instalment loans	5,426	133	1,767	7,326	26
Other instalment loans for personal expenditures	16,253	530	7,935	24,718	181
Single-payment loans for personal expenditures	25,489	760	16,528	42,777	140
All other loans (including overdrafts)	4,952	294	3,965	9,211	15,501
TOTAL LOANS AND SECURITIES	821,893	28,965	750,817	1,601,675	169,981
Bank premises, furniture and fixtures, and other assets representing bank premises	13,502	756	6,415	20,673	43
Real estate owned other than bank premises	371	0	140	511	0
Investments in subsidiaries not consolidated	0	0	200	200	380
Customers' liabilities on acceptances outstanding	503	0	137	640	0
Other assets	8,125	9	4,407	12,541	2,124
TOTAL ASSETS	954,591	33,175	812,010	1,799,776	186,464

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
2,102,444	1,138,478	240,167	3,481,089	865	1,001,192	20,762	211,455	1,233,409	431
247,469	132,885	48,274	428,628	268	54,694	2,132	23,811	80,637	37
773,984	446,401	0	1,220,385	0	346,344	6,513	0	352,857	0
384,312	175,829	169,607	729,748	592	347,463	10,205	163,854	521,522	375
61,440	44,441	412	106,293	0	8,674	650	11,717	21,041	4
20,171	3,928	0	24,099	0	581	0	0	581	0
615,068	334,994	21,874	971,936	5	243,436	1,262	12,073	256,771	15
4,886,154	2,593,341	1,030,568	8,510,063	4,816	1,601,982	38,204	611,461	2,251,647	1,383
2,054,869	989,971	475,169	3,520,009	2,971	602,781	16,019	294,961	913,761	53
348,805	161,285	140,596	650,686	0	72,639	2,687	56,788	132,114	75
2,349,305	1,408,452	379,871	4,137,628	1,845	897,512	19,339	247,308	1,164,159	915
133,175	33,633	34,932	201,740	0	29,050	159	12,404	41,613	340
40,426	1,108	0	41,534	0	8,935	0	302	9,237	0
432,667	324,785	89,300	846,752	0	258,405	6,790	75,210	340,405	0
7,789,864	4,690,902	1,551,236	14,032,002	6,732	2,420,547	66,545	870,795	3,357,887	1,403
2,269,536	1,616,475	654,274	4,540,285		461,409	14,738	145,931	622,078	
111,059	53,607	72,011	236,677		58,787	5,937	37,653	102,377	
83,570	35,117	23,573	142,260		18,823	161	1,678	20,662	
72,002	26,609	15,748	114,359		4,987	7	181	5,175	
1,311,336	713,862	413,629	2,438,827		172,408	4,329	62,122	238,859	
26,217	12,995	111	39,323		4,828	0	165	4,993	
39,235	85,137	10,995	135,367		27,807	0	2,901	30,708	
626,117	689,148	118,207	1,433,472		173,769	4,304	41,231	219,304	
27,232	20,739	2,292	50,263		6,471	0	1,438	7,909	
319,727	184,403	13,875	518,005		139,507	11	12,558	152,076	
49,762	72,129	3,653	125,544		7,707	0	370	8,077	
60,504	33,530	7,924	101,958		66,876	103	6,547	73,526	
106,311	47,067	62,909	216,287		248,020	23,606	153,067	424,693	
2,297,820	1,552,489	286,009	4,136,318		829,152	11,521	246,944	1,087,617	
2,429,112	982,775	507,269	3,919,156		562,870	15,886	298,370	877,126	
977,034	339,122	212,618	1,528,774		225,875	9,204	149,009	384,088	
189,388	83,064	13,375	285,827		50,072	0	0	50,072	
20,207	4,018	2,132	26,357		2,236	0	687	2,923	
125,684	43,708	32,849	202,241		25,850	1,216	18,546	45,612	
133,801	63,850	42,906	240,557		39,769	1,679	36,052	77,500	
173,016	44,557	24,612	242,185		20,599	628	11,338	32,565	
307,188	124,239	67,248	498,675		65,425	1,788	49,523	116,736	
502,794	280,217	111,529	894,540		133,044	1,371	33,215	167,630	
229,860	181,295	13,031	424,186		98,535	680	5,570	104,785	
13,149,111	7,610,136	2,671,104	23,430,351	11,548	4,289,869	111,539	1,557,768	5,959,176	2,786
226,835	134,116	51,006	411,957	39	93,003	1,278	26,274	120,555	36
2,529	696	1,476	4,701	0	2,525	55	1,760	4,340	182
7,960	1,299	0	9,259	0	205	0	302	507	131
17,246	2,962	239	20,447	0	115	0	128	243	0
149,177	93,521	19,141	261,839	28	48,112	635	14,568	63,315	593
15,655,302	8,981,208	2,983,133	27,619,643	12,480	5,435,021	134,269	1,812,255	7,381,545	4,159

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	NORTH DAKOTA				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	759,348	27,820	659,608	1,446,776	21,976
Individuals, partnerships, and corporations - demand	272,661	9,983	253,978	536,622	5,727
Individuals, partnerships, and corporations - time	477,400	17,375	399,284	894,059	15,824
Savings deposits	94,686	3,011	61,302	158,999	1,361
Deposits accumulated for payment of personal loans	0	0	13	13	0
Other deposits of individuals, partnerships, and corps.	382,714	14,364	337,969	735,047	14,463
Certified and officers' checks, letters of credit, travelers' checks, etc.	9,287	462	6,346	16,095	425
GOVERNMENT DEPOSITS - TOTAL	73,033	2,051	65,479	140,563	131,087
United States Government - demand	27,279	419	19,991	47,689	803
United States Government - time	113	3	88	204	5
States and subdivisions - demand	20,280	828	22,956	44,064	73,405
States and subdivisions - time	25,361	801	22,444	48,606	56,874
DOMESTIC INTERBANK DEPOSITS - TOTAL	13,980	53	2,393	16,426	8,087
Commercial banks in the United States - demand	13,431	43	2,356	15,830	8,087
Commercial banks in the United States - time	545	10	37	592	0
Mutual savings banks in the United States - demand	4	0	0	4	0
Mutual savings banks in the United States - time	0	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	51	0	0	51	0
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	51	0	0	51	0
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	846,412	29,924	727,480	1,603,816	161,150
Demand	342,993	11,735	305,627	660,355	88,447
Time	503,419	18,189	421,853	943,461	72,703
MISCELLANEOUS LIABILITIES - TOTAL	35,559	700	11,570	47,829	5,976
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	4,150	0	400	4,550	0
Other liabilities for borrowed money	250	0	850	1,100	0
Mortgage indebtedness	300	0	0	300	0
Acceptances outstanding	503	0	137	640	0
Other liabilities	30,356	700	10,183	41,239	5,976
TOTAL LIABILITIES	881,971	30,624	739,050	1,651,645	167,126
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	9,583	257	7,709	17,549	0
Reserve for bad debt losses on loans	9,578	257	7,501	17,336	0
Other reserves on loans	5	0	147	152	0
Reserves on securities	0	0	61	61	0
CAPITAL ACCOUNTS - TOTAL	63,037	2,294	65,251	130,582	19,338
Capital notes and debentures	3,600	150	834	4,584	0
Equity capital - total	59,437	2,144	64,417	125,998	19,338
Preferred stock	0	0	0	0	0
Common stock	16,972	750	14,812	32,534	2,225
Surplus	20,947	725	22,937	44,609	4,300
Undivided profits	19,910	624	24,215	44,749	10,055
Reserve for contingencies and other capital reserves	1,608	45	2,453	4,106	2,758
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	954,591	33,175	812,010	1,799,776	186,464
MEMORANDA					
Demand deposits adjusted[3]	279,699	10,640	280,962	571,301	72,801
Average of total deposits for the 15 calendar days ending with call date	840,242	29,187	722,759	1,592,188	157,194
Average of total loans for the 15 calendar days ending with call date	475,327	17,850	352,389	845,566	65,927
Unearned discount on instalment loans included in total capital accounts	1,315	0	258	1,573	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	11.5	10.4	6.1	9.1	7.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	20.0	24.4	35.2	27.0	27.2
Other securities	14.5	7.7	12.7	13.6	24.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.5	55.2	44.6	48.5	39.9
Other assets	2.4	2.3	1.4	1.9	1.4
Total capital accounts	6.6	6.9	8.0	7.3	10.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.2	9.9	11.0	10.0	12.5
NUMBER OF BANKS	42	4	120	166	3

OHIO					OKLAHOMA				
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS			
11,449,140	6,801,514	2,428,002	20,678,656	10,005	3,636,418	106,193	1,369,298	5,111,909	974
4,481,869	2,616,762	768,447	7,867,078	3,269	1,735,617	49,196	621,017	2,405,830	361
6,843,105	4,098,462	1,635,685	12,577,252	6,589	1,854,754	56,112	729,693	2,640,559	613
3,652,566	2,404,469	859,039	6,916,074	825	626,696	17,922	292,469	937,087	0
220,911	85,752	34,587	341,250	141	1,407	0	2,693	4,100	0
2,969,628	1,608,241	742,059	5,319,928	5,623	1,226,651	38,190	434,531	1,699,372	613
124,166	86,290	23,870	234,326	147	46,047	885	18,588	65,520	0
1,406,812	645,856	197,887	2,250,555	504	591,021	12,816	221,051	824,888	0
335,540	151,676	54,334	541,550	3	79,712	489	14,274	94,475	0
1,805	35	551	2,391	0	45,083	0	7,418	52,501	0
404,201	152,407	75,773	632,381	221	208,755	6,608	80,426	295,789	0
665,266	341,738	67,229	1,074,233	280	257,471	5,719	118,933	382,123	0
403,692	184,601	2,863	591,156	92	357,114	3,314	16,297	376,725	0
351,254	162,351	2,497	516,102	92	335,097	2,694	11,292	349,083	0
26,982	16,350	255	43,587	0	21,769	620	5,005	27,394	0
21,332	5,800	111	27,243	0	198	0	0	198	0
4,124	100	0	4,224	0	50	0	0	50	0
43,338	15,093	0	58,431	0	707	0	0	707	0
0	100	0	100	0	0	0	0	0	0
25,000	5,000	0	30,000	0	0	0	0	0	0
18,338	9,993	0	28,331	0	707	0	0	707	0
0	0	0	0	0	0	0	0	0	0
13,302,982	7,647,064	2,628,752	23,578,798	10,601	4,585,260	122,323	1,606,646	6,314,229	974
5,736,700	3,185,379	925,032	9,847,111	3,732	2,406,133	59,872	745,597	3,211,602	361
7,566,282	4,461,685	1,703,720	13,731,687	6,869	2,179,127	62,451	861,049	3,102,627	613
987,140	442,432	82,436	1,512,008	420	365,090	1,717	55,354	422,161	2,315
521,365	250,995	4,015	776,375	0	248,745	150	2,825	251,720	0
4,279	14,275	469	19,023	200	11,175	200	547	11,922	1,434
1,415	253	2,006	3,674	0	1,501	0	4,206	5,707	0
17,246	2,962	239	20,447	0	115	0	146	261	0
442,835	173,947	75,707	692,489	220	103,554	1,367	47,630	152,551	881
14,290,122	8,089,496	2,711,188	25,090,806	11,021	4,950,350	124,040	1,662,000	6,736,390	3,289
103	19	0	122	0	35	0	3	38	0
144,137	111,755	33,568	289,460	0	41,240	783	9,767	51,790	52
133,740	85,373	29,038	248,151	0	41,003	783	9,708	51,494	52
5,772	1,147	2,605	9,524	0	237	0	38	275	0
4,625	25,235	1,925	31,785	0	0	0	21	21	0
1,220,940	779,938	238,377	2,239,255	1,459	443,396	9,446	140,485	593,327	818
30,742	12,926	3,223	46,891	0	37,281	90	3,210	40,581	20
1,190,198	767,012	235,154	2,192,364	1,459	406,115	9,356	137,275	552,746	798
0	0	200	200	0	200	0	0	200	0
308,741	190,115	63,279	562,135	150	109,180	1,937	41,253	152,370	450
586,948	425,277	119,550	1,131,775	450	146,954	3,313	47,056	197,323	250
292,441	144,670	51,460	488,571	859	147,600	4,001	48,335	199,936	98
2,068	6,950	665	9,683	0	2,181	105	631	2,917	0
15,655,302	8,981,208	2,983,133	27,619,643	12,480	5,435,021	134,269	1,812,255	7,381,545	4,159
4,434,838	2,536,358	846,327	7,817,523	3,632	1,747,888	55,427	707,958	2,511,273	346
12,762,648	7,554,860	2,588,104	22,905,612	10,595	4,423,726	121,165	1,562,950	6,107,841	974
7,601,203	5,034,140	1,616,710	14,252,053	6,696	2,375,067	69,241	875,476	3,319,784	1,400
1,121	5	811	1,937	0	5,333	773	3,336	9,442	0
13.4	12.7	8.1	12.6	6.9	18.4	15.5	11.7	16.7	10.4
15.4	12.8	20.6	15.1	23.8	12.4	13.9	19.4	14.2	3.1
16.1	16.1	13.9	15.9	14.8	17.2	14.5	14.3	16.5	30.2
52.5	55.8	55.0	53.9	53.9	49.3	54.6	52.2	50.1	33.7
2.6	2.6	2.4	2.6	.5	2.6	1.5	2.4	2.6	22.6
7.8	8.7	8.0	8.1	11.7	8.2	7.0	7.8	8.0	19.7
10.6	11.4	10.5	10.9	16.9	11.6	9.7	10.8	11.3	22.3
218	118	176	512	2	197	16	222	435	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[22]
	NATIONAL	STATE BANKS F.R. NON-MEMBERS	TOTAL	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	629,904	76,762	706,666	4,061
Currency and coin	37,097	12,884	49,981	59
Reserve with Federal Reserve banks (member banks)	324,666	0	324,666	0
Demand balances with banks in U.S. (except American branches of foreign banks)	21,716	56,515	78,231	3,245
Other balances with banks in United States	8,614	200	8,814	32
Balances with banks in foreign countries	2,727	13	2,740	561
Cash items in process of collection	235,084	7,150	242,234	164
INVESTMENT SECURITIES - TOTAL	1,063,116	294,686	1,357,802	3,913
U.S. Treasury securities	302,520	119,913	422,433	3,663
Securities of other U.S. Government agencies and corps.	91,358	17,144	108,502	250
Obligations of States and subdivisions	660,841	153,726	814,567	0
Other securities	8,397	3,903	12,300	0
TRADING ACCOUNT SECURITIES	10,208	0	10,208	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	79,100	38,291	117,391	350
OTHER LOANS AND DISCOUNTS - TOTAL	2,309,099	461,268	2,770,367	12,803
Real estate loans - total	578,599	160,652	739,251	
Secured by farmland	10,156	8,808	18,964	
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	140,888	11,574	152,462	
Guaranteed by Veterans Administration	24,458	1,863	26,321	
Not insured or guaranteed by FHA or VA	217,907	59,000	276,907	
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	1,155	0	1,155	
Not insured by FHA	6,219	7,012	13,231	
Secured by other properties	177,816	72,395	250,211	
Loans to domestic commercial and foreign banks	7,897	84	7,981	
Loans to other financial institutions	99,186	3,606	102,792	
Loans to brokers and dealers in securities	10,208	86	10,294	
Other loans for purchasing or carrying securities	15,691	1,054	16,745	
Loans to farmers (excluding loans on real estate)	106,940	22,422	129,362	
Commercial and industrial loans (incl. open market paper)	1,036,969	151,761	1,188,730	
Other loans to individuals - total	433,586	118,736	552,322	
Passenger automobile instalment loans	194,928	44,443	239,371	
Credit cards and related plans:				
Retail (charge account) credit card plans	49,810	2,805	52,615	
Check credit and revolving credit plans	0	0	0	
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	30,373	16,786	47,159	
Other retail consumer goods	14,233	14,813	29,046	
Residential repair and modernization instalment loans	26,115	4,936	31,051	
Other instalment loans for personal expenditures	58,986	16,818	75,804	
Single-payment loans for personal expenditures	59,141	18,135	77,276	
All other loans (including overdrafts)	20,023	2,867	22,890	
TOTAL LOANS AND SECURITIES	3,461,523	794,245	4,255,768	17,066
Bank premises, furniture and fixtures, and other assets representing bank premises	110,518	22,173	132,691	349
Real estate owned other than bank premises	8,765	3,923	12,688	0
Investments in subsidiaries not consolidated	2,500	11	2,511	0
Customers' liabilities on acceptances outstanding	5,421	125	5,546	10,717
Other assets	42,282	10,189	52,471	5,411
TOTAL ASSETS	4,260,913	907,428	5,168,341	37,604

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL			STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. NON-MEMBERS		
3,036,551	1,218,694	485,457	4,740,702	1,227	158,940	29,638	188,578	4,057
329,090	114,843	118,638	562,571	161	24,978	5,348	30,326	743
1,219,842	383,761	0	1,603,603	0	68,097	0	68,097	0
614,374	207,990	315,160	1,137,524	818	8,661	11,168	19,829	3,264
49,081	40,659	13,392	103,132	0	1,000	1,895	2,895	0
16,175	11,683	41	27,899	0	1,537	0	1,537	0
807,989	459,758	38,226	1,305,973	248	54,667	11,227	65,894	50
6,056,075	1,421,480	2,368,889	9,846,444	8,495	426,378	44,378	470,756	28,678
2,184,937	451,472	804,458	3,440,867	3,784	102,460	13,185	115,645	4,092
413,977	49,770	272,740	736,487	0	21,649	7,733	29,382	325
3,297,495	892,481	1,177,339	5,367,315	1,272	298,083	14,727	312,810	12,850
159,666	27,757	114,352	301,775	3,439	4,186	8,733	12,919	11,411
370,459	20,874	0	391,333	0	5,435	0	5,435	0
1,024,599	59,375	232,500	1,316,474	2,200	59,094	5,000	64,094	4,700
11,688,659	4,359,552	4,147,026	20,195,237	9,300	1,179,277	106,681	1,285,958	52,505
3,312,450	701,713	1,548,763	5,562,926	4,959	529,682	7,817	537,499	
129,112	6,072	45,628	180,812	701	378	0	378	
127,561	34,206	47,548	209,315	0	75,647	414	76,061	
74,056	11,366	25,395	110,817	0	7,966	579	8,545	
1,886,699	303,493	829,927	3,020,119	3,898	255,177	3,151	258,328	
39,055	28,362	7,826	75,243	0	0	0	0	
59,443	43,208	68,720	171,371	0	4,142	16	4,158	
996,524	275,006	523,719	1,795,249	360	186,372	3,657	190,029	
239,596	58,234	2,444	300,274	0	2,550	1,721	4,271	
466,443	577,660	77,935	1,122,038	0	57,243	2,457	59,700	
101,472	55,800	9,372	166,644	0	4,889	0	4,889	
60,959	39,265	12,273	112,497	163	749	409	1,158	
161,666	8,079	32,374	202,119	1,034	182	2	184	
4,071,105	2,021,479	1,236,052	7,328,636	551	350,302	60,886	411,188	
2,875,873	720,275	1,147,192	4,743,340	804	212,421	31,797	244,218	
900,236	161,568	388,034	1,449,838	424	43,880	5,791	49,671	
110,908	316	14,273	125,497	0	22,650	5,889	28,539	
79,808	84,635	26,961	191,404	0	9,123	414	9,537	
188,049	25,662	79,222	292,933	0	2,284	357	2,641	
123,415	16,120	56,323	195,858	234	7,303	528	7,831	
182,946	33,272	39,804	256,022	0	17,426	707	18,133	
633,534	182,758	347,472	1,163,764	146	46,530	5,158	51,688	
656,977	215,944	195,103	1,068,024	0	63,225	12,953	76,178	
399,095	177,047	80,621	656,763	1,789	21,259	1,592	22,851	
19,139,792	5,861,281	6,748,415	31,749,488	19,995	1,670,184	156,059	1,826,243	85,883
334,826	78,471	100,814	514,111	927	28,258	1,066	29,324	1,694
13,179	1,356	6,188	20,723	2,164	236	26	262	684
65,012	41,874	93	106,979	3,199	3,003	0	3,003	0
36,301	35,997	12,937	85,235	0	6,747	39	6,786	0
215,966	235,229	62,563	513,758	150	11,926	1,483	13,409	428
22,841,627	7,472,902	7,416,467	37,730,996	27,662	1,879,294	188,311	2,067,605	92,746

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	OREGON			
	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[22]
	NATIONAL	STATE BANKS F.R. NON-MEMBERS	TOTAL	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,079,451	664,021	3,743,472	19,949
Individuals, partnerships, and corporations - demand	1,273,658	270,469	1,544,127	10,003
Individuals, partnerships, and corporations - time	1,767,997	384,397	2,152,394	9,870
Savings deposits	1,046,537	247,985	1,294,522	4,931
Deposits accumulated for payment of personal loans	0	507	507	0
Other deposits of individuals, partnerships, and corps.	721,460	135,905	857,365	4,939
Certified and officers' checks, letters of credit, travelers' checks, etc	37,796	9,155	46,951	76
GOVERNMENT DEPOSITS - TOTAL	564,531	147,658	712,189	935
United States Government - demand	69,288	5,999	75,287	20
United States Government - time	542	254	796	0
States and subdivisions - demand	105,808	23,596	129,404	9
States and subdivisions - time	388,893	117,809	506,702	906
DOMESTIC INTERBANK DEPOSITS - TOTAL	50,077	3,898	53,975	548
Commercial banks in the United States - demand	47,004	3,577	50,581	545
Commercial banks in the United States - time	50	25	75	0
Mutual savings banks in the United States - demand	3,023	296	3,319	3
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	8,225	15	8,240	302
Foreign governments, central banks, etc. - demand	89	0	89	2
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	8,061	15	8,076	300
Banks in foreign countries - time	75	0	75	0
TOTAL DEPOSITS	3,702,284	815,592	4,517,876	21,734
Demand	1,544,727	313,107	1,857,834	10,958
Time	2,157,557	502,485	2,660,042	10,776
MISCELLANEOUS LIABILITIES - TOTAL	246,844	25,404	272,248	10,805
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	140,275	1,300	141,575	0
Other liabilities for borrowed money	0	1,403	1,403	0
Mortgage indebtedness	1,463	2,804	4,267	0
Acceptances outstanding	5,421	125	5,546	10,716
Other liabilities	99,685	19,772	119,457	89
TOTAL LIABILITIES	3,949,128	840,996	4,790,124	32,539
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	40,515	5,737	46,252	0
Reserve for bad debt losses on loans	40,515	5,655	46,170	0
Other reserves on loans	0	52	52	0
Reserves on securities	0	30	30	0
CAPITAL ACCOUNTS - TOTAL	271,270	60,695	331,965	5,065
Capital notes and debentures	25,000	1,880	26,880	0
Equity capital - total	246,270	58,815	305,085	5,065
Preferred stock	0	0	0	0
Common stock	79,799	22,158	101,957	1,800
Surplus	102,188	22,216	124,404	2,700
Undivided profits	64,283	14,321	78,604	565
Reserve for contingencies and other capital reserves	0	120	120	0
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,260,913	907,428	5,168,341	37,604
MEMORANDA				
Demand deposits adjusted[3]	1,193,351	296,381	1,489,732	10,229
Average of total deposits for the 15 calendar days ending with call date	3,648,098	807,879	4,455,977	20,440
Average of total loans for the 15 calendar days ending with call date	2,302,618	460,827	2,763,445	24,925
Unearned discount on instalment loans included in total capital accounts	413	0	413	0
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	14.8	8.5	13.7	10.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.2	15.1	10.3	10.4
Other securities	15.9	17.4	16.2	.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	56.0	55.1	55.9	35.0
Other assets	4.0	4.0	4.0	43.8
Total capital accounts	6.4	6.7	6.4	13.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	8.1	8.5	8.2	17.0
NUMBER OF BANKS	8	36	44	2

PENNSYLVANIA					RHODE ISLAND			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES	INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL			STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS				NATIONAL	F.R. NON-MEMBERS		
16,468,092	4,955,266	5,983,484	27,406,842	11,400	1,426,822	130,559	1,557,381	69,373
6,699,950	2,250,614	2,130,960	11,081,524	3,132	488,057	118,654	606,711	25,299
9,636,459	2,592,136	3,804,181	16,032,776	8,203	922,979	8,157	931,136	43,486
5,116,021	1,010,011	2,059,356	8,185,388	5,903	607,652	234	607,886	42,206
689	459	1,316	2,464	0	0	0	0	0
4,519,749	1,581,666	1,743,509	7,844,924	2,300	315,327	7,923	323,250	1,280
131,683	112,516	48,343	292,542	65	15,786	3,748	19,534	588
1,760,116	386,614	476,312	2,623,042	697	156,849	14,015	170,864	6,591
300,672	165,107	72,052	537,831	0	24,887	4,392	29,279	661
1,616	31	369	2,016	0	178	0	178	0
525,217	91,599	154,597	771,413	105	60,375	9,023	69,398	5,752
932,611	129,877	249,294	1,311,782	592	71,409	600	72,009	178
643,715	459,673	18,282	1,121,670	0	8,906	13,309	22,215	63
580,122	372,586	6,398	959,106	0	7,767	79	7,846	0
38,873	64,152	5,187	108,212	0	0	0	0	0
24,030	19,735	6,695	50,460	0	1,139	13,230	14,369	63
690	3,200	2	3,892	0	0	0	0	0
165,725	114,247	1,736	281,708	0	2,611	7	2,618	0
3,657	9,252	0	12,909	0	0	0	0	0
108,404	65,257	0	173,661	0	0	0	0	0
51,852	34,088	1,736	87,676	0	2,611	7	2,618	0
1,812	5,650	0	7,462	0	0	0	0	0
19,037,648	5,915,800	6,479,814	31,433,262	12,097	1,595,188	157,890	1,753,078	76,027
8,317,183	3,055,497	2,420,781	13,793,461	3,302	600,622	149,133	749,755	32,363
10,720,465	2,860,303	4,059,033	17,639,801	8,795	994,566	8,757	1,003,323	43,664
1,623,596	867,957	292,970	2,784,523	1,663	123,992	4,930	128,922	4,578
1,001,177	525,595	11,911	1,538,683	0	50,285	0	50,285	2,225
14,282	29,261	33,513	77,056	137	12,112	0	12,112	0
12,495	101	5,550	18,146	1,362	0	0	0	594
36,967	36,076	12,937	85,980	0	6,747	39	6,786	0
558,675	276,924	229,059	1,064,658	164	54,848	4,891	59,739	1,759
20,661,244	6,783,757	6,772,784	34,217,785	13,760	1,719,180	162,820	1,882,000	80,605
0	0	1,584	1,584	0	0	0	0	0
238,397	83,786	77,073	399,256	59	16,467	1,161	17,628	489
234,459	82,226	75,583	392,268	57	16,440	1,161	17,601	489
1,939	1,341	228	3,508	2	26	0	26	0
1,999	219	1,262	3,480	0	1	0	1	0
1,941,986	605,359	565,026	3,112,371	13,843	143,647	24,330	167,977	11,652
76,684	139,999	13,656	230,339	0	338	0	338	1,100
1,865,302	465,360	551,370	2,882,032	13,843	143,309	24,330	167,639	10,552
6,929	0	310	7,239	0	0	0	0	0
387,574	99,335	138,982	625,891	2,403	28,740	13,157	41,897	2,500
960,349	259,194	258,448	1,477,991	7,135	72,585	7,331	79,916	2,700
459,755	96,199	146,227	702,181	4,305	41,969	3,565	45,534	4,263
50,695	10,632	7,403	68,730	0	15	277	292	1,089
22,841,627	7,472,902	7,416,467	37,730,996	27,662	1,879,294	188,311	2,067,605	92,746
6,628,400	2,058,046	2,304,105	10,990,551	3,054	513,301	133,435	646,736	31,652
18,727,118	5,717,275	6,390,396	30,834,789	12,038	1,592,737	155,481	1,748,218	74,275
11,654,321	4,400,472	4,256,516	20,311,309	9,289	1,167,106	109,099	1,276,205	53,041
9,109	20	1,655	10,784	10	186	0	186	0
13.3	16.3	6.5	12.6	4.4	8.5	15.7	9.1	4.4
11.4	6.7	14.5	11.1	13.7	6.6	11.1	7.0	4.8
16.8	12.6	17.4	16.1	17.0	16.4	12.5	16.0	26.2
55.7	59.1	59.1	57.0	41.6	65.9	59.3	65.3	61.7
2.9	5.3	2.5	3.3	23.3	2.7	1.4	2.6	3.0
8.5	8.1	7.6	8.2	50.0	7.6	12.9	8.1	12.6
11.0	10.4	9.2	10.5	61.1	8.9	16.7	9.5	13.8
286	23	138	447	7	5	6	11	2

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	380,548	9,908	140,008	530,464
Currency and coin	39,728	2,414	27,837	69,979
Reserve with Federal Reserve banks (member banks)	118,700	1,545	0	120,245
Demand balances with banks in U.S. (except American branches of foreign banks)	99,852	5,450	93,640	198,942
Other balances with banks in United States	1,299	0	2,052	3,351
Balances with banks in foreign countries	125	0	0	125
Cash items in process of collection	120,844	499	16,479	137,822
INVESTMENT SECURITIES - TOTAL	466,605	17,698	438,214	922,517
U.S. Treasury securities	138,478	5,041	124,967	268,486
Securities of other U.S. Government agencies and corps	49,649	2,538	91,934	144,121
Obligations of States and subdivisions	275,493	9,900	218,101	503,494
Other securities	2,985	219	3,212	6,416
TRADING ACCOUNT SECURITIES	13,752	0	0	13,752
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	27,036	3,200	41,900	72,136
OTHER LOANS AND DISCOUNTS - TOTAL	943,900	28,682	641,011	1,613,593
Real estate loans - total	134,374	5,218	173,533	313,125
Secured by farmland	7,935	1,696	23,410	33,041
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	4,204	52	8,630	12,886
Guaranteed by Veterans Administration	1,745	0	2,722	4,467
Not insured or guaranteed by FHA or VA	44,528	1,833	72,041	118,402
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	97	0	0	97
Not insured by FHA	3,422	521	1,221	5,164
Secured by other properties	72,443	1,116	65,509	139,068
Loans to domestic commercial and foreign banks	0	0	79	79
Loans to other financial institutions	35,204	71	7,966	43,241
Loans to brokers and dealers in securities	4,312	165	640	5,117
Other loans for purchasing or carrying securities	6,296	0	5,707	12,003
Loans to farmers (excluding loans on real estate)	13,473	2,598	19,434	35,505
Commercial and industrial loans (incl. open market paper)	312,214	7,209	155,255	474,678
Other loans to individuals - total	385,096	12,901	263,784	661,781
Passenger automobile instalment loans	147,910	4,925	110,420	263,255
Credit cards and related plans:				
Retail (charge account) credit card plans	31,268	0	13,250	44,518
Check credit and revolving credit plans	867	0	664	1,531
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	14,338	507	13,785	28,630
Other retail consumer goods	20,805	1,036	23,585	45,426
Residential repair and modernization instalment loans	13,283	737	9,190	23,210
Other instalment loans for personal expenditures	59,872	1,920	37,975	99,767
Single-payment loans for personal expenditures	96,753	3,776	54,915	155,444
All other loans (including overdrafts)	52,931	520	14,613	68,064
TOTAL LOANS AND SECURITIES	1,451,293	49,580	1,121,125	2,621,998
Bank premises, furniture and fixtures, and other assets representing bank premises	40,804	1,154	21,775	63,733
Real estate owned other than bank premises	1,160	0	794	1,954
Investments in subsidiaries not consolidated	0	0	80	80
Customers' liabilities on acceptances outstanding	746	0	221	967
Other assets	12,440	420	12,764	25,624
TOTAL ASSETS	1,886,991	61,062	1,296,767	3,244,820

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
141,660	27,414	51,645	220,719	1,180,628	89,152	302,700	1,572,480	2,920
9,228	2,002	4,632	15,862	97,817	9,472	46,800	154,089	315
61,848	12,874	0	74,722	331,334	24,129	0	355,463	0
53,686	10,134	44,970	108,790	270,259	26,581	219,229	516,069	1,771
801	6	0	807	32,509	4,400	23,133	60,042	785
0	0	0	0	1,757	105	0	1,862	0
16,097	2,398	2,043	20,538	446,952	24,465	13,538	484,955	49
358,037	98,193	234,397	690,627	1,624,063	157,253	959,454	2,740,770	3,803
169,122	50,383	143,412	362,917	616,519	45,879	365,840	1,028,238	926
24,548	17,451	44,542	86,541	141,944	25,392	155,694	323,030	263
162,102	29,982	46,204	238,288	818,677	77,249	413,821	1,309,747	2,094
2,265	377	239	2,881	46,923	8,733	24,099	79,755	520
0	0	0	0	48,107	184	415	48,706	0
15,575	4,290	5,530	25,395	315,663	3,375	94,805	413,843	1,000
608,445	134,230	259,986	1,002,661	3,271,602	375,301	1,376,628	5,023,531	11,128
143,030	31,549	33,997	208,576	497,567	55,082	466,706	1,019,355	5,607
5,406	3,997	11,885	21,288	34,915	8,522	113,617	157,054	1,840
16,967	5,426	2,062	24,455	13,457	9,471	6,163	29,091	14
3,533	2,322	155	6,010	6,467	7,121	816	14,404	0
73,449	12,620	11,361	97,430	166,910	8,697	230,068	405,675	2,309
4,982	0	0	4,982	4,452	0	420	4,872	0
3,365	919	13	4,297	39,063	1,196	7,758	48,017	0
35,328	6,265	8,521	50,114	232,303	20,075	107,864	360,242	1,444
50	0	251	301	39,131	2,550	5,370	47,051	0
4,473	3	461	4,937	190,645	8,052	8,982	207,679	0
0	0	0	0	29,797	601	686	31,084	0
2,208	16	388	2,612	30,907	2,915	10,150	43,972	3
197,374	55,436	161,059	413,869	46,676	8,265	79,948	134,889	797
129,265	19,427	27,505	176,197	1,321,428	114,816	263,689	1,699,933	2,810
125,928	26,301	34,594	186,823	1,055,657	174,142	516,125	1,745,924	1,800
45,468	10,598	14,546	70,612	288,878	62,490	207,803	559,171	1,049
27	0	0	27	75,601	4,593	5,263	85,457	0
217	0	0	217	5,220	0	283	5,503	0
17,262	4,587	2,432	24,281	114,767	22,946	44,401	182,114	0
10,752	1,965	2,395	15,112	49,986	19,366	37,123	106,475	37
4,446	1,541	1,303	7,290	41,866	2,352	24,203	68,421	0
15,284	3,533	6,451	25,268	106,508	13,819	82,648	202,975	171
32,472	4,077	7,467	44,016	372,831	48,576	114,401	535,808	543
6,117	1,498	1,731	9,346	59,794	8,878	24,972	93,644	111
982,057	236,713	499,913	1,718,683	5,259,435	536,113	2,431,302	8,226,850	15,931
20,044	3,197	4,321	27,562	151,119	12,928	47,908	211,955	325
718	110	131	959	2,199	1,035	1,888	5,122	0
0	0	0	0	654	2	0	656	0
662	0	38	700	767	170	128	1,065	0
10,092	1,540	1,673	13,305	57,368	5,898	14,032	77,298	8
1,155,233	268,974	557,721	1,981,928	6,652,170	645,298	2,797,958	10,095,426	19,184

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	SOUTH CAROLINA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	1,387,036	43,132	984,477	2,414,645
Individuals, partnerships, and corporations - demand	905,559	29,705	510,091	1,445,355
Individuals, partnerships, and corporations - time	467,088	12,789	464,286	944,163
Savings deposits	227,176	9,841	180,567	417,584
Deposits accumulated for payment of personal loans	0	0	107	107
Other deposits of individuals, partnerships, and corps.	239,912	2,948	283,612	526,472
Certified and officers' checks, letters of credit, travelers' checks, etc.	14,389	638	10,100	25,127
GOVERNMENT DEPOSITS - TOTAL	191,036	9,566	132,675	333,277
United States Government - demand	36,323	1,959	16,058	54,340
United States Government - time	70	2,100	229	2,399
States and subdivisions - demand	123,760	3,156	63,429	190,345
States and subdivisions - time	30,883	2,351	52,959	86,193
DOMESTIC INTERBANK DEPOSITS - TOTAL	22,908	63	17,702	40,673
Commercial banks in the United States - demand	22,285	63	16,502	38,850
Commercial banks in the United States - time	600	0	1,200	1,800
Mutual savings banks in the United States - demand	23	0	0	23
Mutual savings banks in the United States - time	0	0	0	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	1,001	0	0	1,001
Foreign governments, central banks, etc. - demand	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	1,001	0	0	1,001
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	1,601,981	52,761	1,134,854	2,789,596
Demand	1,103,340	35,521	616,180	1,755,041
Time	498,641	17,240	518,674	1,034,555
MISCELLANEOUS LIABILITIES - TOTAL	132,250	1,861	33,315	167,426
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	49,242	0	1,550	50,792
Other liabilities for borrowed money	41	0	1,334	1,375
Mortgage indebtedness	233	67	168	468
Acceptances outstanding	746	0	221	967
Other liabilities	81,988	1,794	30,042	113,824
TOTAL LIABILITIES	1,734,231	54,622	1,168,169	2,957,022
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	18,031	495	12,052	30,578
Reserve for bad debt losses on loans	16,382	495	10,567	27,444
Other reserves on loans	0	0	239	239
Reserves on securities	1,649	0	1,246	2,895
CAPITAL ACCOUNTS - TOTAL	134,729	5,945	116,546	257,220
Capital notes and debentures	0	0	9,599	9,599
Equity capital - total	134,729	5,945	106,947	247,621
Preferred stock	0	0	4,201	4,201
Common stock	27,686	1,783	38,700	68,169
Surplus	56,979	2,183	42,248	101,410
Undivided profits	43,919	1,629	20,090	65,638
Reserve for contingencies and other capital reserves	6,145	350	1,708	8,203
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,886,991	61,062	1,296,767	3,244,820
MEMORANDA				
Demand deposits adjusted[3]	923,888	33,000	567,141	1,524,029
Average of total deposits for the 15 calendar days ending with call date	1,580,325	51,712	1,106,008	2,738,045
Average of total loans for the 15 calendar days ending with call date	935,993	31,630	642,740	1,610,363
Unearned discount on instalment loans included in total capital accounts	235	39	2,051	2,325
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	20.2	16.2	10.8	16.3
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.0	12.4	16.7	12.7
Other securities	15.5	16.6	17.1	16.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.5	52.2	52.7	52.0
Other assets	2.9	2.6	2.7	2.8
Total capital accounts	7.1	9.7	9.0	7.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.8	12.9	11.3	10.5
NUMBER OF BANKS	19	6	74	99

SOUTH DAKOTA				TENNESSEE				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	STATE MEMBERS			
885,657	214,694	436,078	1,536,429	4,209,767	459,277	2,183,302	6,852,346	13,928
326,000	75,948	177,760	579,708	1,809,727	176,451	879,987	2,866,165	5,108
552,129	137,255	255,417	944,801	2,361,487	278,963	1,284,287	3,924,737	8,741
100,528	24,330	39,238	164,096	1,144,045	107,975	684,428	1,936,448	1,916
60	0	16	76	180	0	7,750	7,930	0
451,541	112,925	216,163	780,629	1,217,262	170,988	592,109	1,980,359	6,825
7,528	1,491	2,901	11,920	38,553	3,863	19,028	61,444	79
113,873	25,575	64,556	204,004	610,747	68,744	305,267	984,758	1,879
18,669	3,821	12,839	35,329	120,012	5,288	29,884	155,184	61
3,788	3,047	8	6,843	2,924	52	1,398	4,374	3
40,015	7,558	26,021	73,594	137,387	20,389	97,326	255,102	1,174
51,401	11,149	25,688	88,238	350,424	43,015	176,659	570,098	641
20,905	1,880	734	23,519	796,765	15,549	8,460	820,774	0
20,905	1,880	734	23,519	579,387	15,549	6,043	600,979	0
0	0	0	0	107,810	0	1,929	109,739	0
0	0	0	0	109,568	0	488	110,056	0
0	0	0	0	0	0	0	0	0
0	0	0	0	23,394	689	0	24,083	0
0	0	0	0	0	0	0	0	0
0	0	0	0	7,000	0	0	7,000	0
0	0	0	0	16,069	689	0	16,758	0
0	0	0	0	325	0	0	325	0
1,020,435	242,149	501,368	1,763,952	5,640,673	544,259	2,497,029	8,681,961	15,807
413,117	90,698	220,255	724,070	2,810,703	222,229	1,032,756	4,065,688	6,422
607,318	151,451	281,113	1,039,882	2,829,970	322,030	1,464,273	4,616,273	9,385
42,831	5,359	4,343	52,533	472,262	47,431	66,101	585,794	688
3,200	0	400	3,600	286,680	22,700	2,066	311,446	0
0	45	8	53	1,762	0	3,211	4,973	0
2,596	231	0	2,827	4,047	129	909	5,085	0
662	0	38	700	1,090	170	128	1,388	0
36,373	5,083	3,897	45,353	178,683	24,432	59,787	262,902	688
1,063,266	247,508	505,711	1,816,485	6,112,935	591,690	2,563,130	9,267,755	16,495
0	0	0	0	193	0	0	193	0
13,503	2,451	5,030	20,984	53,872	5,247	20,531	79,650	229
13,203	2,451	4,752	20,406	53,290	5,224	19,876	78,390	229
300	0	171	471	0	23	132	155	0
0	0	107	107	582	0	523	1,105	0
78,464	19,015	46,980	144,459	485,170	48,361	214,297	747,828	2,460
4,935	250	160	5,345	19,135	0	3,535	22,670	0
73,529	18,765	46,820	139,114	466,035	48,361	210,762	725,158	2,460
0	0	0	0	0	0	400	400	0
20,645	4,665	9,900	35,210	125,977	16,642	52,484	195,103	218
26,626	7,225	18,968	52,819	193,725	18,320	68,948	280,993	312
25,480	6,520	16,477	48,477	130,586	13,366	83,962	227,914	175
778	355	1,475	2,608	15,747	33	4,968	20,748	1,755
1,155,233	268,974	557,721	1,981,928	6,652,170	645,298	2,797,958	10,095,426	19,184
357,446	82,599	204,639	644,684	1,664,352	176,927	983,291	2,824,570	6,312
1,018,211	239,588	494,434	1,752,233	5,475,902	524,136	2,452,888	8,452,926	15,934
606,243	135,213	259,727	1,001,183	3,212,076	372,092	1,381,548	4,965,716	10,970
543	259	160	962	3,818	447	9,440	13,705	97
12.3	10.2	9.3	11.1	17.7	13.8	10.8	15.6	15.2
16.8	25.2	33.7	22.7	11.4	11.0	18.6	13.4	6.2
14.2	11.3	8.3	12.2	13.7	13.4	15.7	14.2	13.6
54.0	51.5	47.6	51.9	53.9	58.7	52.6	53.9	63.2
2.7	1.8	1.1	2.1	3.2	3.1	2.3	2.9	1.7
6.8	7.1	8.4	7.3	7.3	7.5	7.7	7.4	12.8
9.3	9.9	13.0	10.3	10.0	9.5	10.1	10.0	16.0
32	25	102	159	77	14	216	307	3

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	4,841,904	306,799	1,188,018	6,336,721	4,468
Currency and coin	228,790	19,159	121,215	369,164	651
Reserve with Federal Reserve banks (member banks)	1,239,038	93,640	0	1,332,678	0
Demand balances with banks in U.S. (except American branches of foreign banks)	1,401,061	105,573	979,656	2,486,290	3,493
Other balances with banks in United States	86,861	2,937	38,551	128,349	0
Balances with banks in foreign countries	15,884	738	562	17,184	0
Cash items in process of collection	1,870,270	84,752	48,034	2,003,056	324
INVESTMENT SECURITIES - TOTAL	5,820,839	476,884	2,305,164	8,602,887	22,654
U.S. Treasury securities	1,889,441	237,163	691,052	2,817,656	2,323
Securities of other U.S. Government agencies and corps	588,005	52,272	444,320	1,084,597	16,359
Obligations of States and subdivisions	3,225,784	182,549	1,108,847	4,517,180	2,555
Other securities	117,609	4,900	60,945	183,454	1,417
TRADING ACCOUNT SECURITIES	361,088	220	0	361,308	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	1,596,994	56,855	347,453	2,001,302	1,950
OTHER LOANS AND DISCOUNTS - TOTAL	11,668,178	853,122	4,420,145	16,941,445	14,366
Real estate loans - total	1,545,165	100,815	736,340	2,382,320	2,094
Secured by farmland	120,028	13,868	73,921	207,817	447
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	59,159	147	16,978	76,284	0
Guaranteed by Veterans Administration	51,038	14	9,209	60,261	0
Not insured or guaranteed by FHA or VA	389,977	16,301	257,071	663,349	967
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	9,431	0	5,749	15,180	0
Not insured by FHA	78,603	12,317	22,710	113,630	0
Secured by other properties	836,929	58,168	350,702	1,245,799	680
Loans to domestic commercial and foreign banks	61,290	5	5,703	66,998	0
Loans to other financial institutions	764,272	10,788	63,255	838,315	0
Loans to brokers and dealers in securities	79,007	1,015	2,576	82,598	10
Other loans for purchasing or carrying securities	579,691	30,502	144,450	754,643	0
Loans to farmers (excluding loans on real estate)	628,909	48,693	321,546	999,148	1,950
Commercial and industrial loans (incl. open market paper)	4,982,193	395,101	1,598,766	6,976,060	4,461
Other loans to individuals - total	2,604,744	247,473	1,506,153	4,358,370	5,718
Passenger automobile instalment loans	991,575	90,791	757,706	1,840,072	2,498
Credit cards and related plans:					
Retail (charge account) credit card plans	150,781	29,787	27,780	208,348	0
Check credit and revolving credit plans	7,638	13	1,007	8,658	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	199,688	11,219	61,665	272,572	0
Other retail consumer goods	158,864	28,772	131,218	318,854	665
Residential repair and modernization instalment loans	96,731	4,859	55,276	156,866	405
Other instalment loans for personal expenditures	300,680	35,389	192,892	528,961	1,580
Single-payment loans for personal expenditures	698,787	46,643	278,609	1,024,039	570
All other loans (including overdrafts)	422,907	18,730	41,356	482,993	133
TOTAL LOANS AND SECURITIES	19,447,099	1,387,081	7,072,762	27,906,942	38,970
Bank premises, furniture and fixtures, and other assets representing bank premises	549,408	27,859	160,544	737,811	503
Real estate owned other than bank premises	24,406	6,434	15,044	45,884	252
Investments in subsidiaries not consolidated	9,402	0	1,152	10,554	0
Customers' liabilities on acceptances outstanding	28,706	430	8,222	37,358	0
Other assets	236,344	20,266	78,589	335,199	21,154
TOTAL ASSETS	25,137,269	1,748,869	8,524,331	35,410,469	65,347

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES[12]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	F.R. NON-MEMBERS		
211,461	98,077	65,487	375,025	56,959	30,066	87,025	22
9,083	4,814	8,140	22,037	8,836	7,008	15,844	0
83,591	28,048	0	111,639	22,875	0	22,875	0
14,313	10,103	40,674	65,090	15,321	19,406	34,727	22
6,451	700	7,001	14,152	1,650	0	1,650	0
1,031	0	0	1,031	116	491	607	0
96,992	54,412	9,672	161,076	8,161	3,161	11,322	0
220,868	158,486	204,799	584,153	121,739	123,002	244,741	20
77,488	92,718	83,077	253,283	50,543	49,441	99,984	20
17,366	785	18,946	37,097	6,824	5,204	12,028	0
120,347	64,111	101,297	285,755	60,256	64,401	124,657	0
5,667	872	1,479	8,018	4,116	3,956	8,072	0
23,638	800	0	24,438	0	0	0	0
13,806	16,975	20,850	51,631	26,875	6,400	33,275	0
670,795	238,043	367,309	1,326,147	364,064	352,693	716,757	40
209,437	68,838	128,019	406,294	176,319	199,081	375,400	
4,233	1,850	5,997	12,080	9,820	8,632	18,452	
47,657	14,406	13,256	75,319	7,763	10,163	17,926	
18,688	4,316	6,179	29,183	2,557	3,972	6,529	
74,937	18,466	62,524	155,927	109,117	120,631	229,748	
102	0	391	493	30	159	189	
4,441	1,955	7,774	14,170	1,763	3,840	5,603	
59,379	27,845	31,898	119,122	45,269	51,684	96,953	
500	15,000	10	15,510	0	498	498	
25,694	7,657	11,444	44,795	724	937	1,661	
10,501	200	146	10,847	100	317	417	
15,693	551	2,506	18,750	1,771	370	2,141	
29,453	16,243	22,326	68,022	10,018	8,140	18,158	
213,798	94,208	93,623	401,629	72,949	63,530	136,479	
140,731	81,623	105,126	327,480	94,682	70,332	165,014	
56,033	31,381	48,142	135,556	38,945	19,580	58,525	
17,919	13,369	5,719	37,007	4,543	1,912	6,455	
181	440	1,538	2,159	29	72	101	
8,365	5,341	4,269	17,975	4,766	5,419	10,185	
12,722	8,916	12,458	34,096	5,901	5,981	11,882	
7,731	5,527	7,596	20,854	2,200	2,882	5,082	
29,589	10,448	11,844	51,881	15,966	10,856	26,822	
8,191	6,201	13,560	27,952	22,332	23,630	45,962	
24,988	3,723	4,109	32,820	7,501	9,488	16,989	
929,107	464,304	592,958	1,986,369	512,678	482,095	994,773	60
20,636	10,591	11,743	42,970	10,068	7,953	18,021	7
878	57	1,589	2,524	340	101	441	0
0	0	0	0	67	0	67	0
41	0	0	41	0	0	0	0
14,217	6,024	6,539	26,780	3,316	2,618	5,934	0
1,176,340	579,053	678,316	2,433,709	583,428	522,833	1,106,261	89

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	TEXAS				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	15,658,612	1,190,848	6,650,231	23,499,691	23,723
Individuals, partnerships, and corporations - demand	8,349,361	617,302	3,200,720	12,167,383	15,732
Individuals, partnerships, and corporations - time	7,035,574	554,027	3,330,035	10,919,636	7,938
Savings deposits	2,030,701	163,372	1,239,223	3,433,296	7,938
Deposits accumulated for payment of personal loans	74,556	1,524	102,824	178,904	0
Other deposits of individuals, partnerships, and corps.	4,930,317	389,131	1,987,988	7,307,436	0
Certified and officers' checks, letters of credit, travelers' checks, etc.	273,677	19,519	119,476	412,672	53
GOVERNMENT DEPOSITS - TOTAL	2,946,642	238,550	754,020	3,939,212	16,837
United States Government - demand	506,830	18,645	62,784	588,259	0
United States Government - time	24,985	18	19,888	44,891	0
States and subdivisions - demand	706,185	57,999	252,110	1,016,294	2,719
States and subdivisions - time	1,708,642	161,888	419,238	2,289,768	14,118
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,122,658	113,159	227,752	2,463,569	198
Commercial banks in the United States - demand	1,985,404	101,766	198,495	2,285,665	198
Commercial banks in the United States - time	133,474	11,393	29,247	174,114	0
Mutual savings banks in the United States - demand	2,774	0	0	2,774	0
Mutual savings banks in the United States - time	1,006	0	10	1,016	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	92,607	1,354	3,537	97,498	0
Foreign governments, central banks, etc. - demand	6,419	0	0	6,419	0
Foreign governments, central banks, etc. - time	19,800	0	0	19,800	0
Banks in foreign countries - demand	66,288	1,354	3,537	71,179	0
Banks in foreign countries - time	100	0	0	100	0
TOTAL DEPOSITS	20,820,519	1,543,911	7,635,540	29,999,970	40,758
Demand	11,896,938	816,585	3,837,122	16,550,645	18,702
Time	8,923,581	727,326	3,798,418	13,449,325	22,056
MISCELLANEOUS LIABILITIES - TOTAL	2,351,166	66,277	193,604	2,611,047	703
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,744,133	26,095	27,541	1,797,769	0
Other liabilities for borrowed money	32,647	9,955	5,432	48,034	0
Mortgage indebtedness	81,627	3,850	10,929	96,406	0
Acceptances outstanding	28,706	430	8,232	37,368	0
Other liabilities	464,053	25,947	141,470	631,470	703
TOTAL LIABILITIES	23,171,685	1,610,188	7,829,144	32,611,017	41,461
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	259	259	0
RESERVES ON LOANS AND SECURITIES - TOTAL	226,309	13,911	59,236	299,456	229
Reserve for bad debt losses on loans	200,004	12,397	57,259	269,660	160
Other reserves on loans	4,952	14	1,197	6,163	0
Reserves on securities	21,353	1,500	780	23,633	69
CAPITAL ACCOUNTS - TOTAL	1,739,275	124,770	635,692	2,499,737	23,657
Capital notes and debentures	59,780	5,350	7,899	73,029	10
Equity capital - total	1,679,495	119,420	627,793	2,426,708	23,647
Preferred stock	602	0	0	602	0
Common stock	522,455	38,335	198,957	759,747	22,599
Surplus	662,138	50,898	238,732	951,768	234
Undivided profits	444,166	24,704	167,726	636,596	476
Reserve for contingencies and other capital reserves	50,134	5,483	22,378	77,995	338
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	25,137,269	1,748,869	8,524,331	35,410,469	65,347
MEMORANDA					
Demand deposits adjusted[3]	7,534,434	611,422	3,527,809	11,673,665	18,180
Average of total deposits for the 15 calendar days ending with call date	19,657,149	1,272,970	7,468,962	28,399,081	40,016
Average of total loans for the 15 calendar days ending with call date	11,330,829	893,062	4,428,044	16,651,935	15,251
Unearned discount on instalment loans included in total capital accounts	17,681	1,116	21,876	40,673	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	19.3	17.5	13.9	17.9	6.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.9	16.5	13.3	11.0	28.6
Other securities	14.7	10.7	13.7	14.3	6.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	52.8	52.0	55.9	53.5	25.0
Other assets	3.4	3.1	3.1	3.3	33.5
Total capital accounts	6.9	7.1	7.5	7.1	36.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.4	10.4	9.6	9.5	40.4
NUMBER OF BANKS	530	49	628	1,207	8

UTAH				VERMONT			
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS			NON-INSURED BANKS AND TRUST COMPANIES
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		STATE BANKS	TOTAL	
NATIONAL	STATE MEMBERS			NATIONAL	F.R. NON-MEMBERS		
813,035	413,043	496,262	1,722,340	476,828	417,719	894,547	0
343,776	188,489	198,315	730,580	147,689	110,905	258,594	0
458,117	220,541	287,371	966,029	324,790	303,161	627,951	0
227,223	122,274	158,755	508,252	247,077	202,479	449,556	0
0	0	0	0	0	0	0	0
230,894	98,267	128,616	457,777	77,713	100,682	178,395	0
11,142	4,013	10,576	25,731	4,349	3,653	8,002	0
133,542	74,797	94,028	302,367	42,758	51,774	94,532	0
9,914	5,314	4,678	19,906	9,765	4,966	14,731	0
0	705	79	784	15	15	30	0
40,127	20,157	22,945	83,229	20,326	17,074	37,400	0
83,501	48,621	66,326	198,448	12,652	29,719	42,371	0
45,679	20,805	7,778	74,262	1,601	1,046	2,647	0
33,029	20,805	6,978	60,812	519	509	1,028	0
12,650	0	800	13,450	0	175	175	0
0	0	0	0	882	362	1,244	0
0	0	0	0	200	0	200	0
139	0	0	139	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
139	0	0	139	0	0	0	0
0	0	0	0	0	0	0	0
992,395	508,645	598,068	2,099,108	521,187	470,539	991,726	0
438,127	238,778	243,492	920,397	183,530	137,469	320,999	0
554,268	269,867	354,576	1,178,711	337,657	333,070	670,727	0
101,024	23,642	26,420	151,086	16,724	9,615	26,339	0
54,744	11,500	8,807	75,051	2,500	0	2,500	0
24,263	0	306	24,569	732	0	732	0
290	30	1,680	2,000	905	770	1,675	0
41	0	0	41	0	0	0	0
21,686	12,112	15,627	49,425	12,587	8,845	21,432	0
1,093,419	532,287	624,488	2,250,194	537,911	480,154	1,018,065	0
0	0	65	65	0	0	0	0
9,290	5,172	6,100	20,562	5,181	5,523	10,704	0
9,290	5,093	6,100	20,483	5,171	5,322	10,493	0
0	79	0	79	10	20	30	0
0	0	0	0	0	181	181	0
73,631	41,594	47,663	162,888	40,336	37,156	77,492	89
0	3,200	892	4,092	1,890	2,914	4,804	0
73,631	38,394	46,771	158,796	38,446	34,242	72,688	89
0	0	35	35	480	100	580	0
21,374	11,627	11,400	44,401	9,975	9,334	19,309	25
37,949	16,825	24,478	79,252	12,836	12,577	25,413	25
14,308	9,932	10,653	34,893	14,178	11,830	26,008	39
0	10	205	215	977	401	1,378	0
1,176,340	579,053	678,316	2,433,709	583,428	522,833	1,106,261	89
298,192	158,247	222,164	678,603	165,085	128,833	293,918	0
966,145	507,320	587,783	2,061,248	515,392	473,454	988,846	0
657,421	279,986	364,074	1,301,481	364,455	356,857	721,312	0
117	0	587	704	573	403	976	0
18.0	16.9	9.7	15.4	9.8	5.8	7.9	24.7
8.1	16.1	15.0	11.9	9.8	10.5	10.1	22.5
12.7	11.4	15.2	13.1	11.0	13.1	12.0	.0
58.2	52.7	57.2	56.6	67.0	68.7	67.8	44.9
3.0	2.9	2.9	3.0	2.4	2.0	2.2	7.9
6.3	7.2	7.0	6.7	6.9	7.1	7.0	100.0
8.3	10.7	9.0	9.0	8.5	8.4	8.4	189.4
9	6	35	50	26	15	41	1

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	745,212	321,946	176,830	1,243,988
Currency and coin	110,302	29,554	40,400	180,256
Reserve with Federal Reserve banks (member banks)	308,805	99,569	0	408,374
Demand balances with banks in U.S. (except American branches of foreign banks)	102,414	55,317	101,308	259,039
Other balances with banks in United States	11,598	6,159	10,115	27,872
Balances with banks in foreign countries	743	3	0	746
Cash items in process of collection	211,350	131,344	25,007	367,701
INVESTMENT SECURITIES - TOTAL	1,560,962	455,102	722,634	2,738,698
U.S. Treasury securities	505,714	168,379	266,597	940,690
Securities of other U.S. Government agencies and corps.	196,467	30,544	106,430	333,441
Obligations of States and subdivisions	839,836	250,867	344,987	1,435,690
Other securities	18,945	5,312	4,620	28,877
TRADING ACCOUNT SECURITIES	25,960	3,821	0	29,781
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	141,428	62,825	71,825	276,078
OTHER LOANS AND DISCOUNTS - TOTAL	3,567,448	1,173,703	1,252,512	5,993,663
Real estate loans - total	1,038,470	313,129	466,366	1,817,965
Secured by farmland	53,051	16,204	27,050	96,305
Secured by residential properties:				
Secured by 1- to 4-family residential properties:				
Insured by Federal Housing Administration	43,150	5,732	17,866	66,748
Guaranteed by Veterans Administration	41,203	4,263	16,339	61,805
Not insured or guaranteed by FHA or VA	592,306	175,201	267,550	1,035,057
Secured by multifamily (5 or more) residential properties:				
Insured by Federal Housing Administration	0	234	3,335	3,569
Not insured by FHA	23,762	19,718	8,217	51,697
Secured by other properties	284,998	91,777	126,009	502,784
Loans to domestic commercial and foreign banks	8,775	875	1,505	11,155
Loans to other financial institutions	95,008	23,009	16,723	134,740
Loans to brokers and dealers in securities	17,493	11,461	2,799	31,753
Other loans for purchasing or carrying securities	12,495	10,529	3,806	26,830
Loans to farmers (excluding loans on real estate)	69,521	18,003	22,271	109,795
Commercial and industrial loans (incl. open market paper)	1,018,177	358,028	249,156	1,625,361
Other loans to individuals - total	1,209,525	417,467	479,273	2,106,265
Passenger automobile instalment loans	427,907	143,040	201,441	772,388
Credit cards and related plans:				
Retail (charge account) credit card plans	81,419	41,166	12,639	135,224
Check credit and revolving credit plans	8,064	3,152	13,793	25,009
Other retail consumer instalment loans:				
Mobile homes, not including travel trailers	58,995	25,944	19,125	104,064
Other retail consumer goods	55,714	26,247	34,268	116,229
Residential repair and modernization instalment loans	35,495	19,133	22,432	77,060
Other instalment loans for personal expenditures	225,718	75,525	93,477	394,720
Single-payment loans for personal expenditures	316,213	83,260	82,098	481,571
All other loans (including overdrafts)	97,984	21,202	10,613	129,799
TOTAL LOANS AND SECURITIES	5,295,798	1,695,451	2,046,971	9,038,220
Bank premises, furniture and fixtures, and other assets representing bank premises	131,863	43,542	44,014	219,419
Real estate owned other than bank premises	3,054	548	269	3,871
Investments in subsidiaries not consolidated	0	2,310	50	2,360
Customers' liabilities on acceptances outstanding	3,448	1,257	2,205	6,910
Other assets	44,754	14,020	17,357	76,131
TOTAL ASSETS	6,224,129	2,079,074	2,287,696	10,590,899

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[23][12]	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
884,903	56,690	70,258	1,011,851	5,107	243,251	92,872	75,463	411,586
74,027	5,862	12,253	92,142	78	32,545	10,943	18,292	61,780
276,013	16,610	0	292,623	0	82,064	38,747	0	120,811
49,325	6,686	45,698	101,709	3,309	91,232	32,779	50,038	174,049
43,602	3,120	4,027	50,749	769	1,340	10	1,915	3,265
8,218	63	45	8,326	449	0	0	0	0
433,718	24,349	8,235	466,302	502	36,070	10,393	5,218	51,681
1,225,865	98,877	240,578	1,565,320	6,943	710,030	260,396	416,504	1,386,930
439,178	48,614	83,923	571,715	3,590	301,194	89,556	185,465	576,215
66,791	14,493	39,828	121,112	0	95,704	29,050	53,526	178,280
702,875	35,155	113,144	851,174	0	305,333	136,136	169,776	611,245
17,021	615	3,683	21,319	3,353	7,799	5,654	7,737	21,190
46,262	2,914	0	49,176	0	0	0	0	0
434,759	9,195	25,555	469,509	8,000	69,110	42,525	51,475	163,110
3,297,802	196,560	390,882	3,885,244	47,372	928,361	356,427	498,794	1,783,582
875,334	45,086	128,187	1,048,607		288,282	114,972	212,313	615,567
18,322	796	6,924	26,042		11,771	11,406	12,406	35,583
145,031	3,229	3,035	151,295		14,615	8,994	6,403	30,012
17,487	1,142	506	19,135		3,111	2,278	911	6,300
369,150	17,469	76,492	463,111		149,392	55,805	152,711	357,908
5,512	0	39	5,551		90	500	245	835
29,759	1,579	1,401	32,739		7,830	1,162	906	9,898
290,073	20,871	39,790	350,734		101,473	34,827	38,731	175,031
18,685	600	2	19,287		909	795	0	1,704
158,527	6,931	3,493	168,951		18,923	3,128	2,914	24,965
28,317	60	0	28,377		5,412	281	550	6,243
18,209	1,381	1,378	20,968		955	467	1,701	3,123
169,754	5,014	25,625	200,403		7,900	6,097	6,213	20,210
1,270,244	76,832	124,204	1,471,280		225,837	66,669	66,057	358,563
692,854	54,456	106,306	853,616		365,736	161,008	201,526	728,270
237,264	10,025	42,523	289,812		140,251	61,563	83,943	285,757
85,012	6,268	2,570	93,850		10,931	2,667	3,517	17,115
8,873	28	108	9,009		412	2,476	292	3,180
26,798	5,350	14,950	47,098		50,458	24,598	23,410	98,466
58,448	3,945	17,199	79,592		30,130	8,402	16,116	54,648
37,823	2,760	5,684	46,267		14,915	9,696	8,366	32,977
86,756	5,508	14,723	106,987		61,855	22,795	37,620	122,270
151,880	20,572	8,549	181,001		56,784	28,811	28,262	113,857
65,868	6,200	1,687	73,755		14,407	3,010	7,520	24,937
5,004,688	307,546	657,015	5,969,249	62,315	1,707,501	659,348	966,773	3,333,622
161,142	9,015	16,872	187,029	109	47,284	13,257	19,393	79,934
15,039	52	727	15,818	30	916	301	171	1,388
11,653	0	0	11,653	0	25	0	0	25
101,340	129	0	101,469	257	0	0	19	19
70,894	2,453	5,682	79,029	281	14,061	5,278	5,151	24,490
6,249,659	375,885	750,554	7,376,098	68,099	2,013,038	771,056	1,066,970	3,851,064

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	VIRGINIA			
	INSURED COMMERCIAL BANKS			
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
	NATIONAL	STATE MEMBERS		
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,759,795	1,503,915	1,829,697	8,093,407
Individuals, partnerships, and corporations - demand	1,883,294	562,957	687,947	3,134,198
Individuals, partnerships, and corporations - time	2,840,893	928,009	1,125,375	4,894,277
Savings deposits	1,446,357	493,206	560,527	2,500,090
Deposits accumulated for payment of personal loans	639	0	12	651
Other deposits of individuals, partnerships, and corps.	1,393,897	434,803	564,836	2,393,536
Certified and officers' checks, letters of credit, travelers' checks, etc.	35,608	12,949	16,375	64,932
GOVERNMENT DEPOSITS - TOTAL	522,279	187,530	186,779	896,588
United States Government - demand	66,638	20,900	14,580	102,118
United States Government - time	23,100	376	1,367	24,843
States and subdivisions - demand	165,007	65,706	55,210	285,923
States and subdivisions - time	267,534	100,548	115,622	483,704
DOMESTIC INTERBANK DEPOSITS - TOTAL	109,718	104,714	5,426	219,858
Commercial banks in the United States - demand	107,018	102,629	4,470	214,117
Commercial banks in the United States - time	2,591	2,085	956	5,632
Mutual savings banks in the United States - demand	0	0	0	0
Mutual savings banks in the United States - time	109	0	0	109
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	822	106	4	932
Foreign governments, central banks, etc. - demand	65	2	4	71
Foreign governments, central banks, etc. - time	0	0	0	0
Banks in foreign countries - demand	757	104	0	861
Banks in foreign countries - time	0	0	0	0
TOTAL DEPOSITS	5,392,614	1,796,265	2,021,906	9,210,785
Demand	2,258,387	765,247	778,586	3,802,220
Time	3,134,227	1,031,018	1,243,320	5,408,565
MISCELLANEOUS LIABILITIES - TOTAL	319,335	125,459	77,814	522,608
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	103,725	56,707	5,762	166,194
Other liabilities for borrowed money	666	524	353	1,543
Mortgage indebtedness	13,809	5,294	1,558	20,661
Acceptances outstanding	3,448	1,257	2,205	6,910
Other liabilities	197,687	61,677	67,936	327,300
TOTAL LIABILITIES	5,711,949	1,921,724	2,099,720	9,733,393
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	319	0	237	556
RESERVES ON LOANS AND SECURITIES - TOTAL	58,177	19,096	18,366	95,639
Reserve for bad debt losses on loans	57,012	18,675	17,951	93,638
Other reserves on loans	156	353	132	641
Reserves on securities	1,009	68	283	1,360
CAPITAL ACCOUNTS - TOTAL	453,684	138,254	169,373	761,311
Capital notes and debentures	26,900	441	3,339	30,680
Equity capital - total	426,784	137,813	166,034	730,631
Preferred stock	0	0	0	0
Common stock	117,797	50,953	49,860	218,610
Surplus	180,239	54,273	65,744	300,256
Undivided profits	125,504	30,996	49,063	205,563
Reserve for contingencies and other capital reserves	3,244	1,591	1,367	6,202
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,224,129	2,079,074	2,287,696	10,590,899
MEMORANDA				
Demand deposits adjusted[3]	1,873,381	510,374	734,529	3,118,284
Average of total deposits for the 15 calendar days ending with call date	5,324,842	1,762,642	1,968,087	9,055,571
Average of total loans for the 15 calendar days ending with call date	3,539,904	1,212,822	1,259,080	6,011,806
Unearned discount on instalment loans included in total capital accounts	2,970	471	658	4,099
PERCENTAGES				
OF TOTAL ASSETS:				
Cash and balances with other banks	12.0	15.5	7.7	11.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.3	9.6	16.3	12.0
Other securities	14.2	12.5	15.3	14.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	59.6	59.5	57.9	59.2
Other assets	2.9	3.0	2.8	2.9
Total capital accounts	7.3	6.6	7.4	7.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:				
Total capital accounts	9.1	8.7	9.2	9.1
NUMBER OF BANKS	101	45	99	245

WASHINGTON					WEST VIRGINIA			
INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[23]	INSURED COMMERCIAL BANKS			
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL		MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL
NATIONAL	STATE MEMBERS				NATIONAL	STATE MEMBERS		
4,617,383	289,353	579,581	5,486,317	54,703	1,524,141	585,672	855,892	2,965,705
1,996,593	116,061	227,813	2,340,467	14,920	584,028	231,944	296,675	1,112,647
2,573,853	167,713	342,824	3,084,390	39,556	926,995	347,829	552,705	1,827,529
1,568,640	109,131	209,227	1,886,998	6,722	565,273	186,699	316,386	1,068,358
0	0	215	215	0	148	0	12	160
1,005,213	58,582	133,382	1,197,177	32,834	361,574	161,130	236,307	759,011
46,937	5,579	8,944	61,460	227	13,118	5,899	6,512	25,529
412,420	18,807	55,413	486,640	725	148,820	50,141	77,644	276,605
66,687	4,192	8,006	78,885	383	23,902	8,326	10,835	43,063
2,023	4	356	2,383	0	326	45	103	474
157,288	7,745	22,040	187,073	102	104,635	34,981	52,986	192,602
186,422	6,866	25,011	218,299	240	19,957	6,789	13,720	40,466
114,551	13,628	2,210	130,389	503	43,505	9,733	2,466	55,704
78,519	12,358	898	91,775	8	41,917	9,713	1,993	53,623
20,877	100	986	21,963	0	1,588	20	473	2,081
15,155	1,170	326	16,651	470	0	0	0	0
0	0	0	0	25	0	0	0	0
46,665	0	5	46,670	239	0	0	0	0
794	0	0	794	0	0	0	0	0
15,750	0	0	15,750	0	0	0	0	0
28,521	0	5	28,526	239	0	0	0	0
1,600	0	0	1,600	0	0	0	0	0
5,191,019	321,788	637,209	6,150,016	56,170	1,716,466	645,546	936,002	3,298,014
2,390,494	147,105	268,032	2,805,631	16,349	767,600	290,863	369,001	1,427,464
2,800,525	174,683	369,177	3,344,385	39,821	948,866	354,683	567,001	1,870,550
583,336	24,314	45,599	653,249	5,730	113,152	44,575	34,100	191,827
352,013	15,282	21,910	389,205	0	44,600	17,365	3,650	65,615
7,469	273	4,062	11,804	5,350	3,384	222	20	3,626
1,679	604	671	2,954	0	4,147	287	1,434	5,868
101,340	129	0	101,469	257	1	0	19	20
120,835	8,026	18,956	147,817	123	61,020	26,701	28,977	116,698
5,774,355	346,102	682,808	6,803,265	61,900	1,829,618	690,121	970,102	3,489,841
25	0	0	25	0	0	0	0	0
61,916	3,139	6,000	71,055	0	16,820	7,943	7,827	32,590
61,031	3,001	5,672	69,704	0	15,448	5,602	7,315	28,365
50	94	46	190	0	327	1,231	205	1,763
835	44	282	1,161	0	1,045	1,110	307	2,462
413,363	26,644	61,746	501,753	6,199	166,600	72,992	89,041	328,633
0	1,180	3,165	4,345	0	2,820	0	800	3,620
413,363	25,464	58,581	497,408	6,199	163,780	72,992	88,241	325,013
0	0	0	0	0	0	0	0	0
121,272	8,914	21,542	151,728	950	32,025	16,536	19,032	67,593
179,414	10,484	18,924	208,822	750	80,180	33,596	44,558	158,334
97,188	6,001	17,714	120,903	2,449	46,896	18,226	23,192	88,314
15,489	65	401	15,955	2,050	4,679	4,634	1,459	10,772
6,249,659	375,885	750,554	7,376,098	68,099	2,013,038	771,056	1,066,970	3,851,064
1,811,570	106,206	250,893	2,168,669	15,456	665,711	262,431	350,955	1,279,097
5,036,099	320,249	626,938	5,983,286	51,894	1,691,221	637,812	924,972	3,254,005
3,225,487	203,391	392,295	3,821,173	47,529	919,618	387,896	518,221	1,825,735
116	337	152	605	0	2,591	1,007	953	4,551
14.2	15.1	9.4	13.7	7.5	12.1	12.0	7.1	10.7
8.1	16.8	16.5	9.4	5.3	19.7	15.4	22.4	19.6
12.3	10.3	15.6	12.5	4.9	15.6	18.4	16.6	16.4
59.7	54.7	55.5	59.0	81.3	49.6	51.7	51.6	50.5
5.8	3.1	3.1	5.4	1.0	3.1	2.4	2.3	2.7
6.6	7.1	8.2	6.8	9.1	8.3	9.5	8.3	8.5
8.4	9.8	10.4	8.7	10.4	11.3	12.4	11.0	11.5
24	7	59	90	2	86	33	80	199

ASSETS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS AND CLASS OF BANK, BY STATE AND OTHER AREAS, DEC 31, 1971
(Amounts in thousands of dollars)

ASSETS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	733,226	247,786	391,804	1,372,816	363
Currency and coin	63,933	27,534	64,179	155,646	34
Reserve with Federal Reserve banks (member banks)	184,292	68,574	0	252,866	0
Demand balances with banks in U.S. (except American branches of foreign banks)	122,786	47,829	290,335	460,950	329
Other balances with banks in United States	67,949	52	1,313	69,314	0
Balances with banks in foreign countries	1,574	1,452	0	3,026	0
Cash items in process of collection	292,692	102,345	35,977	431,014	0
INVESTMENT SECURITIES - TOTAL	1,269,774	462,952	1,853,524	3,586,250	1,649
U.S. Treasury securities	514,082	232,546	995,803	1,742,431	892
Securities of other U.S. Government agencies and corps	107,492	44,557	176,048	328,097	0
Obligations of States and subdivisions	622,167	174,349	637,496	1,434,012	498
Other securities	26,033	11,500	44,177	81,710	259
TRADING ACCOUNT SECURITIES	24,757	56,048	0	80,805	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	386,335	62,437	121,389	570,161	0
OTHER LOANS AND DISCOUNTS - TOTAL	2,807,459	879,583	2,695,367	6,382,409	905
Real estate loans - total	990,914	316,243	1,245,488	2,552,645	466
Secured by farmland	45,823	19,324	173,257	238,404	405
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	31,205	9,264	20,927	61,396	0
Guaranteed by Veterans Administration	18,466	6,101	8,824	33,391	0
Not insured or guaranteed by FHA or VA	600,357	162,382	666,522	1,429,261	42
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	1,624	3,248	3,021	7,893	0
Not insured by FHA	50,085	8,791	14,705	73,581	0
Secured by other properties	243,354	107,133	358,232	708,719	19
Loans to domestic commercial and foreign banks	22,638	1,492	6,995	31,125	0
Loans to other financial institutions	99,059	44,899	67,243	211,201	0
Loans to brokers and dealers in securities	7,514	2,380	2,553	12,447	0
Other loans for purchasing or carrying securities	47,497	15,401	20,648	83,546	0
Loans to farmers (excluding loans on real estate)	76,963	20,163	241,011	338,137	149
Commercial and industrial loans (incl. open market paper)	879,738	285,583	548,792	1,714,113	0
Other loans to individuals - total	579,200	166,343	530,306	1,275,849	285
Passenger automobile instalment loans	196,885	49,117	196,448	442,450	81
Credit cards and related plans:					
Retail (charge account) credit card plans	43,623	378	4,079	48,080	0
Check credit and revolving credit plans	14,198	4,239	6,816	25,253	0
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	35,599	7,397	34,475	77,471	16
Other retail consumer goods	35,130	5,710	36,025	76,865	0
Residential repair and modernization instalment loans	18,864	6,599	15,274	40,737	0
Other instalment loans for personal expenditures	55,312	16,378	68,543	140,233	30
Single-payment loans for personal expenditures	179,589	76,525	168,646	424,760	158
All other loans (including overdrafts)	103,936	27,079	32,331	163,346	5
TOTAL LOANS AND SECURITIES	4,488,325	1,461,020	4,670,280	10,619,625	2,554
Bank premises, furniture and fixtures, and other assets representing bank premises	87,602	37,780	81,455	206,837	124
Real estate owned other than bank premises	4,312	487	2,721	7,520	0
Investments in subsidiaries not consolidated	0	0	12	12	0
Customers' liabilities on acceptances outstanding	7,374	6,278	1,485	15,137	0
Other assets	48,196	18,311	24,859	91,366	55
TOTAL ASSETS	5,369,035	1,771,662	5,172,616	12,313,313	3,096

WYOMING				OTHER AREAS[2]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[24]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	AMERICAN SAMOA AND GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
107,618	18,466	22,348	148,432	5,998	386,632	17,381	410,011	104,371
7,609	1,375	2,016	11,000	3,526	52,155	4,170	59,851	6,191
31,721	8,249	0	39,970	0	0	4,621	4,621	0
57,570	8,188	17,348	83,106	0	57,747	4,487	62,234	52,921
1,502	300	475	2,277	0	155,475	2,017	157,492	7,004
0	0	0	0	0	46,581	52	46,633	36,000
9,216	354	2,509	12,079	2,472	74,674	2,034	79,180	2,255
227,513	47,637	54,568	329,718	2	422,382	32,294	454,678	261,130
114,605	26,319	30,032	170,956	0	328,708	9,834	338,542	99,594
16,962	783	4,752	22,497	0	15,976	252	16,228	27,495
94,043	20,112	19,045	133,200	0	76,621	22,053	98,674	124,077
1,903	423	739	3,065	2	1,077	155	1,234	9,964
0	0	0	0	0	1,945	0	1,945	0
17,550	6,950	7,700	32,200	0	8,665	12,000	20,665	0
361,187	68,667	81,369	511,223	102,301	2,132,609	227,179	2,462,089	444,007
77,647	14,628	18,138	110,413	28,428	699,911	151,498	879,837	34,815
3,420	1,193	1,798	6,411	4,707	30,738	0	35,445	414
13,859	1,156	3,569	18,584	5,377	221,188	15,588	242,153	1,197
5,384	161	1,502	7,047	1,193	22,558	256	24,007	46
21,862	5,952	5,802	33,616	10,238	226,473	110,739	347,450	26,755
42	26	13	81	0	23,345	434	23,779	0
2,096	155	11	2,262	0	10,931	0	10,931	53
30,984	5,985	5,443	42,412	6,913	164,678	24,481	196,072	6,350
1,014	0	0	1,014	0	0	0	0	13,885
2,987	1	110	3,098	1,063	115,485	0	116,548	10,869
766	0	64	830	0	966	0	966	0
2,642	199	783	3,624	9	1,600	0	1,609	85
76,141	24,300	19,577	120,018	424	23,617	0	24,041	2,158
103,543	17,184	19,990	140,717	32,770	714,318	51,222	798,310	304,837
91,509	12,057	22,237	125,803	34,301	476,599	23,339	534,239	55,842
32,454	4,463	8,594	45,511	16,185	99,693	5,193	121,071	24,584
775	52	106	933	0	33,873	0	33,873	6,900
1,524	0	0	1,524	0	2,211	0	2,211	0
17,337	988	2,902	21,227	1,153	0	75	1,228	863
6,185	1,458	1,552	9,195	2,362	119,363	99	121,824	409
2,595	119	415	3,129	1,662	18,512	1,341	21,515	403
13,018	965	2,284	16,267	5,078	143,531	16,545	165,154	9,195
17,621	4,012	6,384	28,017	7,861	59,416	86	67,363	13,488
4,938	298	470	5,706	5,306	100,113	1,120	106,539	21,516
606,250	123,254	143,637	873,141	102,303	2,565,601	271,473	2,939,377	705,137
16,526	1,194	2,970	20,690	1,077	45,000	3,027	49,104	3,032
666	169	18	853	46	3,031	170	3,247	32
58	0	0	58	0	544	0	544	0
181	0	0	181	8	1,387	13	1,408	124
6,275	592	870	7,737	23,191	431,573	240,205	694,969	437,101
737,574	143,675	169,843	1,051,092	132,623	3,433,768	532,269	4,098,660	1,249,797

LIABILITIES & CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY INSURANCE STATUS & CLASS OF BANK, BY STATE & OTHER AREAS, DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	WISCONSIN				
	INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES
	MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	
	NATIONAL	STATE MEMBERS			
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,782,297	1,245,873	4,317,210	9,345,380	1,498
Individuals, partnerships, and corporations - demand	1,473,083	439,191	1,313,822	3,226,096	415
Individuals, partnerships, and corporations - time	2,267,763	786,166	2,948,251	6,002,180	1,083
Savings deposits	968,404	373,032	1,175,921	2,517,357	249
Deposits accumulated for payment of personal loans	421	20	786	1,227	0
Other deposits of individuals, partnerships, and corps.	1,298,938	413,114	1,771,544	3,483,596	834
Certified and officers' checks, letters of credit, travelers' checks, etc.	41,451	20,516	55,137	117,104	0
GOVERNMENT DEPOSITS - TOTAL	391,082	136,172	340,365	867,619	42
United States Government - demand	90,195	22,915	76,588	189,698	0
United States Government - time	593	21	262	876	2
States and subdivisions - demand	94,160	42,514	120,822	257,496	39
States and subdivisions - time	206,134	70,722	142,693	419,549	1
DOMESTIC INTERBANK DEPOSITS - TOTAL	229,467	91,073	15,308	335,848	0
Commercial banks in the United States - demand	227,030	87,866	15,293	330,189	0
Commercial banks in the United States - time	1,120	0	15	1,135	0
Mutual savings banks in the United States - demand	1,317	2,542	0	3,859	0
Mutual savings banks in the United States - time	0	665	0	665	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	60,881	711	0	61,592	0
Foreign governments, central banks, etc. - demand	367	0	0	367	0
Foreign governments, central banks, etc. - time	51,844	0	0	51,844	0
Banks in foreign countries - demand	8,092	711	0	8,803	0
Banks in foreign countries - time	578	0	0	578	0
TOTAL DEPOSITS	4,463,727	1,473,829	4,672,883	10,610,439	1,540
Demand	1,935,695	616,255	1,581,662	4,133,612	454
Time	2,528,032	857,574	3,091,221	6,476,827	1,086
MISCELLANEOUS LIABILITIES - TOTAL	485,538	160,278	76,304	722,120	99
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	228,304	99,450	2,311	330,065	0
Other liabilities for borrowed money	18,789	16,461	1,788	37,038	0
Mortgage indebtedness	604	638	5,347	6,589	0
Acceptances outstanding	7,374	6,278	1,485	15,137	0
Other liabilities	230,467	37,451	65,373	333,291	99
TOTAL LIABILITIES	4,949,265	1,634,107	4,749,187	11,332,559	1,639
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	27	27	0
RESERVES ON LOANS AND SECURITIES - TOTAL	53,061	16,547	45,884	115,492	19
Reserve for bad debt losses on loans	52,747	16,512	45,161	114,420	19
Other reserves on loans	57	0	216	273	0
Reserves on securities	257	35	507	799	0
CAPITAL ACCOUNTS - TOTAL	366,709	121,008	377,518	865,235	1,438
Capital notes and debentures	25,772	9,178	11,430	46,380	0
Equity capital - total	340,937	111,830	366,088	818,855	1,438
Preferred stock	0	0	450	450	0
Common stock	97,571	26,931	95,090	219,592	385
Surplus	150,103	52,839	174,190	377,132	485
Undivided profits	87,866	30,751	91,981	210,598	559
Reserve for contingencies and other capital reserves	5,397	1,309	4,377	11,083	9
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,369,035	1,771,662	5,172,616	12,313,313	3,096
MEMORANDA					
Demand deposits adjusted[3]	1,325,778	403,129	1,453,804	3,182,711	454
Average of total deposits for the 15 calendar days ending with call date	4,427,600	1,455,371	4,606,960	10,489,931	1,572
Average of total loans for the 15 calendar days ending with call date	2,789,394	875,554	2,772,391	6,437,339	962
Unearned discount on instalment loans included in total capital accounts	1,228	421	1,752	3,401	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	13.7	14.0	7.6	11.1	11.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	11.6	15.6	22.7	16.8	28.8
Other securities	12.5	13.7	13.2	13.0	24.5
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	59.5	53.2	54.5	56.5	29.2
Other assets	2.7	3.5	2.1	2.6	5.8
Total capital accounts	6.8	6.8	7.3	7.0	46.4
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	8.9	9.4	10.0	9.4	78.1
NUMBER OF BANKS	126	40	441	607	4

WYOMING				OTHER AREAS[2]				
INSURED COMMERCIAL BANKS				INSURED COMMERCIAL BANKS				NON-INSURED BANKS AND TRUST COMPANIES[24]
MEMBERS OF F.R. SYSTEM		NON-MEMBERS F. R. SYSTEM	TOTAL	AMERICAN SAMOA AND GUAM	PUERTO RICO	VIRGIN ISLANDS	TOTAL	
NATIONAL	STATE MEMBERS							
538,634	110,415	131,572	780,621	107,739	2,355,674	404,531	2,867,944	622,473
214,638	48,246	51,277	314,161	36,868	736,984	59,356	833,208	95,283
317,006	61,309	78,150	456,465	68,657	1,572,252	340,757	1,981,666	521,641
123,566	26,471	31,425	181,462	29,344	612,730	49,150	691,224	119,382
68	0	0	68	0	0	0	0	9,580
193,372	34,838	46,725	274,935	39,313	959,522	291,607	1,290,442	392,679
6,990	860	2,145	9,995	2,214	46,438	4,418	53,070	5,549
92,334	17,306	21,331	130,971	11,102	343,009	103,594	457,705	41,924
9,973	1,925	4,283	16,181	4,181	108,440	788	113,409	11,306
387	10	10	407	48	1,310	0	1,358	1,099
34,507	9,183	7,976	51,666	5,425	150,363	11,370	167,158	16,352
47,467	6,188	9,062	62,717	1,448	82,896	91,436	175,780	13,167
20,522	403	549	21,474	2	147,095	1,088	148,185	139,253
20,272	403	549	21,224	2	32,642	1,088	33,732	4,674
250	0	0	250	0	114,175	0	114,175	134,579
0	0	0	0	0	83	0	83	0
0	0	0	0	0	195	0	195	0
0	0	0	0	205	2,422	4,576	7,203	68
0	0	0	0	138	0	0	138	0
0	0	0	0	0	124	0	124	0
0	0	0	0	67	1,308	41	1,416	68
0	0	0	0	0	990	4,535	5,525	0
651,490	128,124	153,452	933,066	119,048	2,848,200	513,789	3,481,037	803,718
286,380	60,617	66,230	413,227	48,895	1,076,258	77,061	1,202,214	133,232
365,110	67,507	87,222	519,839	70,153	1,771,942	436,728	2,278,823	670,486
23,802	2,369	2,672	28,843	13,572	407,669	7,944	429,185	368,882
5,000	239	100	5,339	0	2,687	0	2,687	0
4,175	300	0	4,475	0	11,937	0	11,937	61,403
243	0	53	296	0	12,470	1,068	13,538	0
181	0	0	181	8	1,387	13	1,408	124
14,203	1,830	2,519	18,552	13,564	379,188	6,863	399,615	307,355
675,292	130,493	156,124	961,909	132,620	3,255,869	521,733	3,910,222	1,172,600
0	0	0	0	0	0	0	0	0
5,327	1,009	1,335	7,671	0	12,948	1,055	14,003	3,397
5,106	1,009	1,067	7,182	0	5,601	1,055	6,656	3,390
18	0	13	31	0	7,341	0	7,341	7
203	0	255	458	0	6	0	6	0
56,955	12,173	12,384	81,512	3	164,951	9,481	174,435	73,800
1,900	750	0	2,650	0	18,125	0	18,125	46,000
55,055	11,423	12,384	78,862	3	146,826	9,481	156,310	27,800
0	0	313	313	0	0	0	0	0
6,628	981	1,420	9,029	0	48,183	1,400	49,583	12,850
25,256	6,329	6,086	37,671	0	61,991	4,600	66,591	12,299
22,073	3,662	3,945	29,680	3	31,314	3,231	34,548	1,651
1,098	451	620	2,169	0	5,338	250	5,588	1,000
737,574	143,675	169,843	1,051,092	132,623	3,433,768	532,269	4,098,660	1,249,797
246,919	57,935	58,889	363,743	42,240	860,502	73,151	975,893	114,997
637,560	127,192	148,468	913,220	117,965	2,681,491	374,386	3,173,842	790,263
360,126	63,754	82,621	506,501	100,052	2,106,746	178,027	2,384,825	424,362
1,267	0	505	1,772	0	347	0	347	0
14.6	12.9	13.2	14.1	4.5	11.3	3.3	10.0	8.4
17.8	18.9	20.5	18.4	.0	10.0	1.9	8.7	10.2
13.0	14.3	11.6	13.0	.0	2.3	4.2	2.5	10.7
51.3	52.6	52.4	51.7	77.1	62.4	44.9	60.6	35.5
3.2	1.4	2.3	2.8	18.3	14.0	45.7	18.3	35.2
7.7	8.5	7.3	7.8	.0	7.3	6.3	7.3[2]	6.7
11.1	12.3	10.5	11.1	.0	10.5	7.3	10.2[2]	7.9
42	13	16	71		8	2	10	11

ASSETS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, DECEMBER 31, 1971 (Amounts in thousands of dollars)

ASSETS	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,273,735	91,531	5,238	16,532	20,204	27,627
Currency and coin	195,679	22,120	477	4,311	4,347	4,785
Demand balances with banks in the United States	551,149	38,777	3,703	8,551	11,373	6,675
Other balances with banks in the United States	445,384	17,523	50	1,670	2,610	13,654
Cash items in process of collection	81,523	13,111	1,008	2,000	1,874	2,513
SECURITIES - TOTAL	18,491,379	1,445,511	45,799	347,739	300,853	684,565
UNITED STATES GOVERNMENT AND AGENCY SECURITIES - TOTAL	5,156,321	331,832	40,911	119,497	176,762	295,900
Securities maturing in 1 year or less	867,992	59,434	7,014	25,985	43,229	34,848
Securities maturing in 1 to 5 years	1,823,997	166,161	23,373	53,511	63,381	131,340
Securities maturing in 5 to 10 years	832,859	56,072	8,828	18,530	5,841	58,725
Securities maturing after 10 years	1,631,473	50,165	1,696	21,471	64,311	70,987
CORPORATE BONDS	9,293,507	488,661	1,448	139,849	100,143	293,805
STATE, COUNTY, AND MUNICIPAL OBLIGATIONS	373,810	58,987	3,232	7,024	7,460	11,176
OTHER BONDS, NOTES, AND DEBENTURES	1,194,941	90,573	208	14,748	5,844	14,349
CORPORATE STOCK - TOTAL	2,472,800	475,458	0	66,621	10,644	69,335
Bank	288,373	171,865	0	16,125	624	27,161
Other	2,184,427	303,593	0	50,496	10,020	42,174
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	493,536	65,140	4,900	8,300	3,800	12,600
OTHER LOANS AND DISCOUNTS - TOTAL	56,066,722	5,007,234	83,381	782,341	712,621	1,673,655
Real estate loans - total	54,222,077	4,759,540	78,698	734,120	593,829	1,627,952
Construction loans	736,386	184,579	379	6,377	3,905	33,403
Secured by farmland	41,656	3,287	3,660	1,057	504	0
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	13,532,344	611,952	2,224	166,614	176,081	434,761
Guaranteed by Veterans Administration	10,923,517	466,480	1,451	160,440	136,376	403,277
Not insured or guaranteed by FHA or VA	13,031,229	2,602,817	55,643	277,325	255,752	442,803
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	1,396,791	19,944	0	0	0	21,668
Not insured by FHA	7,136,586	348,743	707	10,808	2,134	104,958
Secured by other properties	7,423,568	521,738	14,634	111,499	19,077	187,082
Loans to domestic commercial and foreign banks	49,628	6,232	0	599	0	0
Loans to other financial institutions	36,492	5,769	0	344	4,508	423
Loans to brokers and dealers in securities	5,951	0	0	0	2,500	0
Other loans for purchasing or carrying securities	3,485	138	0	589	1,365	0
Loans to farmers (excluding loans on real estate)	1,110	2	23	0	0	0
Commercial and industrial loans	463,001	26,165	511	3,731	2,439	0
Loans to individuals for personal expenditures	1,260,144	207,412	4,138	37,792	107,522	45,280
All other loans (including overdrafts)	24,834	1,976	11	5,166	458	0
TOTAL LOANS AND SECURITIES	75,051,637	6,517,885	134,080	1,138,380	1,017,274	2,370,820
Bank premises, furniture and fixtures, and other assets representing bank premises	590,326	52,144	2,180	9,091	7,998	15,048
Real estate owned other than bank premises	90,987	25,018	68	1,110	72	910
Investments in subsidiaries not consolidated	41,518	6,007	0	1	0	0
Other assets	843,724	31,674	192	1,325	47,549	13,907
TOTAL ASSETS	77,891,927	6,724,259	141,758	1,166,439	1,093,097	2,428,312

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[25]
16,687	73,203	828,892	100,977	19,572	3,577	33,150	1,622	32,923
2,755	15,186	116,911	15,337	3,466	846	2,208	265	2,665
9,559	46,032	339,935	45,519	11,095	2,682	10,576	1,267	15,405
5,497	3,053	326,364	37,830	4,995	0	19,551	6	12,581
876	8,932	45,682	2,291	16	49	815	84	2,272
288,590	1,212,433	11,228,155	1,869,984	290,123	45,773	314,150	14,056	403,648
120,176	413,010	2,886,621	440,456	92,066	29,964	134,758	5,899	68,469
18,656	116,664	442,676	56,348	26,061	10,982	8,983	1,095	16,017
61,309	135,873	950,535	95,546	46,547	8,960	60,677	2,960	23,824
14,868	76,186	475,589	52,280	8,812	6,340	30,079	1,371	19,338
25,343	84,287	1,017,821	236,282	10,646	3,682	35,019	473	9,290
62,525	670,807	5,974,229	1,134,287	79,013	8,943	107,312	5,969	226,516
4,962	12,810	217,778	34,251	5,377	1,842	4,804	1,180	2,927
22,016	58,372	737,889	141,352	24,901	2,150	49,761	832	31,946
78,911	57,434	1,411,638	119,638	88,766	2,874	17,515	176	73,790
15,138	3,565	10,728	8,768	25,698	2,133	1,779	67	4,722
63,773	53,869	1,400,910	110,870	63,068	741	15,736	109	69,068
5,425	27,600	289,826	40,230	6,400	5,550	9,300	0	14,465
985,291	2,527,503	37,428,203	3,309,309	1,008,936	305,814	1,269,371	28,185	944,878
903,475	2,491,059	36,397,130	3,222,389	937,358	288,902	1,236,412	27,392	923,821
27,061	26,292	346.552	9,484	21,573	8,773	40,765	96	27,147
2,827	161	8,205	699	25	3,177	1,558	268	16,228
170,056	731,365	9,217,729	1,230,886	217,208	73,903	213,929	3,846	281,790
150,547	466,696	7,863,278	950,211	141,775	36,604	66,603	2,348	77,431
386,097	776,880	6,428,056	492,935	354,121	118,612	549,017	14,832	276,339
1,176	8,792	1,253,289	89,274	2,441	37	170	0	0
18,156	288,176	6,015,884	86,312	70,050	5,644	106,784	836	77,394
147,555	192,697	5,264,137	362,588	130,165	42,152	257,586	5,166	167,492
0	0	39,215	0	3,282	0	100	200	0
460	0	13,528	9,339	1,671	26	413	0	11
0	0	3,420	0	31	0	0	0	0
135	162	0	0	598	493	5	0	0
238	0	0	0	0	845	0	2	0
12,940	0	348,507	39,714	20,197	3,322	60	10	5,405
66,545	35,981	615,203	37,796	45,190	10,994	31,087	581	14,623
1,498	301	11,200	71	609	1,232	1,294	0	1,018
1,279,306	3,767,536	48,946,184	5,219,523	1,305,459	357,137	1,592,821	42,241	1,362,991
14,225	31,263	366,839	29,807	19,502	2,803	23,560	426	15,440
1,211	1,238	48,909	2,685	690	173	8,191	88	624
22	0	6,900	884	27,704	0	0	0	0
3,576	41,008	603,316	64,956	10,015	1,574	14,561	116	9,955
1,317,027	3,914,248	50,801,040	5,418,832	1,382,942	365,264	1,672,283	44,493	1,421,933

LIABILITIES AND SURPLUS ACCOUNTS OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, DECEMBER 31, 1971 (Amounts in thousands of dollars)

LIABILITIES AND SURPLUS LIABILITIES	ALL STATES AND OTHER AREAS	CON-NECTICUT	INDIANA	MAINE	MARYLAND	MASSA-CHUSETTS
DEPOSITS - TOTAL	71,500,831	6,138,724	129,304	1,060,151	986,680	2,224,349
Savings deposits	57,644,100	4,936,607	56,112	906,393	936,808	1,598,231
Deposits accumulated for payment of personal loans	80	0	0	0	0	0
Fixed maturity and other time deposits	13,173,871	1,149,198	63,736	148,840	29,646	608,945
SAVINGS AND TIME DEPOSITS - TOTAL	70,818,051	6,085,805	119,848	1,055,233	966,454	2,207,176
DEMAND DEPOSITS - TOTAL	682,780	52,919	9,456	4,918	20,226	17,173
MISCELLANEOUS LIABILITIES - TOTAL	975,996	54,462	445	9,488	21,420	15,490
Securities sold under agreements to repurchase	0	0	0	0	0	0
Other borrowings	100,045	15,323	0	128	0	0
Other liabilities	875,951	39,139	445	9,360	21,420	15,490
TOTAL LIABILITIES	72,476,827	6,193,186	129,749	1,069,639	1,008,100	2,239,839
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	1	0	0	0	0	0
SURPLUS ACCOUNTS						
SURPLUS ACCOUNTS - TOTAL	5,415,099	531,073	12,009	96,800	84,997	188,473
Capital notes and debentures	10,456	0	0	0	0	0
Other surplus accounts	5,404,643	531,073	12,009	96,800	84,997	188,473
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	77,891,927	6,724,259	141,758	1,166,439	1,093,097	2,428,312
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	1.6	1.4	3.7	1.4	1.8	1.1
U.S. Government and agency securities	6.6	4.9	28.9	10.2	16.2	12.2
Other securities	17.1	16.6	3.4	19.6	11.4	16.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	72.6	75.4	62.3	67.8	65.5	69.4
Other assets	2.0	1.7	1.7	1.0	5.1	1.2
Total surplus accounts	7.0	7.9	8.5	8.3	7.8	7.8
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:						
Total surplus accounts	7.6	8.4	12.6	9.4	9.5	9.0
NUMBER OF BANKS	327	68	4	31	5	8

NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENN-SYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	ALASKA, DELAWARE, MINNESOTA, OHIO, OREGON, AND PUERTO RICO[25]
1,182,300	3,650,985	46,647,910	4,982,434	1,259,328	340,086	1,553,618	40,704	1,304,258
981,471	2,496,661	38,329,398	3,818,730	1,138,551	261,791	1,270,481	29,698	883,168
80	0	0	0	0	0	0	0	0
192,667	1,055,039	7,900,642	1,147,177	116,010	76,808	264,147	10,512	410,504
1,174,218	3,551,700	46,230,040	4,965,907	1,254,561	338,599	1,534,628	40,210	1,293,672
8,082	99,285	417,870	16,527	4,767	1,487	18,990	494	10,586
20,806	35,487	675,476	94,084	19,885	1,650	8,139	223	18,941
0	0	0	0	0	0	0	0	0
1,250	5,273	70,452	6,624	0	0	0	0	995
19,556	30,214	605,024	87,460	19,885	1,650	8,139	223	17,946
1,203,106	3,686,472	47,323,386	5,076,518	1,279,213	341,736	1,561,757	40,927	1,323,199
0	0	0	0	0	0	0	0	1
113,921	227,776	3,477,654	342,314	103,729	23,528	110,526	3,566	98,733
75	0	0	4,806	0	1,500	760	0	3,315
113,846	227,776	3,477,654	337,508	103,729	22,028	109,766	3,566	95,418
1,317,027	3,914,248	50,801,040	5,418,832	1,382,942	365,264	1,672,283	44,493	1,421,933
1.4	1.9	1.6	1.9	1.4	1.0	2.0	3.6	2.3
9.1	10.6	5.7	8.1	6.7	8.2	8.1	13.3	4.8
12.8	20.4	16.4	26.4	14.3	4.3	10.7	18.3	23.6
75.2	65.3	74.2	61.8	73.4	85.2	76.5	63.3	67.5
1.4	1.9	2.0	1.8	4.2	1.2	2.8	1.4	1.8
8.6	5.8	6.8	6.3	7.5	6.4	6.6	8.0	6.9
9.7	6.6	7.4	7.0	8.2	7.1	7.3	9.6	7.5
30	20	120	8	7	6	9	3	8

ASSETS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS,[26]
DEC 31, 1971 (Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF -				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	100,236,488	43,443	190,704	1,382,481	3,053,962
Currency and coin	7,587,233	3,558	23,121	176,288	432,328
Reserve with Federal Reserve banks (member banks)	27,482,817	829	9,845	140,004	438,358
Demand balances with banks in U.S. (except American branches of foreign banks)	23,257,088	35,379	144,252	987,360	1,945,199
Other balances with banks in United States	2,540,000	2,053	9,962	43,507	91,802
Balances with banks in foreign countries	671,406	1,275	0	1,288	5,970
Cash items in process of collection	38,697,944	349	3,524	34,034	140,305
INVESTMENT SECURITIES - TOTAL	164,978,213	75,555	482,320	4,244,935	9,609,782
U.S. Treasury securities	62,987,774	38,956	323,774	2,416,230	4,678,212
Securities of other U.S. Government agencies and corps	17,252,606	12,605	98,961	846,918	1,641,846
Obligations of States and subdivisions	80,574,789	10,837	46,370	872,810	3,094,577
Other securities	4,163,044	13,157	13,215	108,977	195,147
TRADING ACCOUNT SECURITIES	5,310,692	0	0	362	378
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	19,969,528	17,962	67,108	526,497	1,130,450
OTHER LOANS AND DISCOUNTS - TOTAL	329,451,755	128,517	604,960	5,501,530	12,851,233
Real estate loans - total	82,234,367	17,027	126,685	1,470,129	3,905,849
Secured by farmland	4,188,769	3,301	41,794	414,836	872,334
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,450,552	390	4,841	39,873	99,081
Guaranteed by Veterans Administration	2,977,070	151	491	7,017	33,708
Not insured or guaranteed by FHA or VA	37,392,985	9,341	59,252	779,488	2,093,711
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	804,795	9	204	1,447	5,407
Not insured by FHA	3,179,049	257	1,702	12,476	34,117
Secured by other properties	26,241,147	3,578	18,401	214,992	767,491
Loans to domestic commercial and foreign banks	4,605,319	552	2,637	19,476	29,939
Loans to other financial institutions	17,004,910	613	5,549	35,019	93,426
Loans to brokers and dealers in securities	7,293,938	849	529	2,867	12,915
Other loans for purchasing or carrying securities	3,660,422	86	2,269	21,813	67,903
Loans to farmers (excluding loans on real estate)	12,506,095	17,971	215,020	1,651,630	2,631,717
Commercial and industrial loans (incl. open market paper)	119,144,345	11,804	88,928	823,381	2,262,587
Other loans to individuals - total	74,918,788	73,326	155,263	1,418,617	3,685,318
Passenger automobile instalment loans	24,931,771	27,880	72,612	605,721	1,545,286
Credit cards and related plans:					
Retail (charge account) credit card plans	4,525,854	9	2	1,607	9,996
Check credit and revolving credit plans	1,463,857	31	39	1,437	5,855
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	4,676,401	891	10,650	93,664	242,516
Other retail consumer goods	4,657,067	6,229	9,857	100,680	302,913
Residential repair and modernization instalment loans	3,864,151	2,873	4,536	46,895	149,941
Other instalment loans for personal expenditures	11,431,643	24,856	22,673	215,187	564,018
Single-payment loans for personal expenditures	19,368,044	10,557	34,894	353,426	864,793
All other loans (including overdrafts)	8,083,571	6,289	8,080	58,598	161,579
TOTAL LOANS AND SECURITIES	519,710,188	222,034	1,154,388	10,273,324	23,591,843
Bank premises, furniture and fixtures, and other assets representing bank premises	10,319,526	7,822	19,725	158,702	403,316
Real estate owned other than bank premises	400,547	3,397	905	6,848	19,756
Investments in subsidiaries not consolidated	932,515	3,331	1	386	1,102
Customers' liabilities on acceptances outstanding	4,012,331	0	58	531	1,712
Other assets	8,628,675	12,852	3,938	34,897	97,596
TOTAL ASSETS	644,240,270	292,879	1,369,719	11,857,169	27,169,287

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
7,375,217	6,461,236	5,854,764	17,200,576	10,982,193	47,691,912
1,013,531	821,827	720,899	1,626,257	914,520	1,854,904
1,402,691	1,430,733	1,389,479	4,681,346	3,474,042	14,515,490
4,309,583	3,280,776	2,663,042	4,645,107	1,526,584	3,719,806
159,439	188,778	112,055	592,164	316,703	1,023,537
6,239	10,607	67,657	159,814	79,723	338,833
483,734	728,515	901,632	5,495,888	4,670,621	26,239,342
22,403,311	18,270,221	14,975,286	31,916,534	17,158,645	45,841,624
9,649,106	6,953,767	5,515,791	10,942,119	5,939,167	16,530,652
3,169,769	2,504,513	1,852,210	3,497,176	1,306,930	2,321,678
9,098,180	8,374,529	7,148,336	16,590,564	9,470,254	25,868,332
486,256	437,412	458,949	886,675	442,294	1,120,962
2,854	6,296	10,538	400,790	586,194	4,303,280
2,588,230	1,966,565	1,682,173	3,499,404	2,339,202	6,151,937
31,639,656	27,793,706	24,546,025	58,697,823	36,628,030	131,060,275
10,309,155	9,050,620	8,189,048	16,572,926	9,535,644	23,057,284
1,385,294	527,285	271,196	315,496	144,754	212,479
303,733	396,509	440,194	1,285,491	1,106,573	3,773,867
114,725	175,982	211,589	573,842	478,990	1,380,575
5,721,642	4,843,647	4,023,342	7,278,153	3,592,005	8,992,404
15,243	14,084	37,583	133,889	264,998	331,931
132,563	229,315	252,372	679,240	485,058	1,351,949
2,635,955	2,863,798	2,952,772	6,306,815	3,463,266	7,014,079
118,065	96,498	151,660	364,657	431,444	3,390,391
294,887	377,986	503,403	2,270,898	2,342,139	11,080,990
46,794	88,780	155,376	683,279	318,154	5,984,395
196,014	201,401	198,005	987,225	381,656	1,604,050
3,396,755	1,270,473	485,959	973,874	408,809	1,453,887
6,820,643	7,295,990	7,025,681	19,415,035	13,293,368	62,106,928
10,057,898	9,050,983	7,520,297	15,953,937	8,926,002	18,077,147
4,122,710	3,575,360	2,869,864	5,185,996	2,381,188	4,545,154
59,368	143,209	247,239	1,122,213	806,344	2,135,867
31,270	47,853	59,000	303,251	269,177	745,944
717,683	736,966	504,491	1,051,118	444,282	874,140
786,676	690,546	513,889	871,413	596,350	778,514
443,681	417,984	399,573	852,281	526,360	1,020,027
1,605,643	1,389,638	1,161,728	2,486,374	1,362,305	2,599,221
2,290,867	2,049,427	1,764,513	4,081,291	2,539,996	5,378,280
399,445	360,975	316,596	1,475,992	990,814	4,305,203
56,634,051	48,036,788	41,214,022	94,514,551	56,712,071	187,357,116
1,031,057	962,995	867,390	2,008,469	1,233,519	3,626,531
59,613	54,006	48,646	66,483	37,252	103,641
1,078	19,845	1,890	16,869	32,878	855,135
21,115	43,669	36,731	256,794	217,330	3,434,391
370,194	585,112	514,066	1,722,772	918,691	4,368,557
65,492,325	56,163,651	48,537,509	115,786,514	70,133,934	247,437,283

LIABILITIES AND CAPITAL ACCOUNTS OF ALL COMMERCIAL BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS,[26]
DEC 31, 1971 (Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BANKS WITH DEPOSITS OF-				
	TOTAL	LESS THAN 1 MILLION	1 MILLION TO 2 MILLION	2 MILLION TO 5 MILLION	5 MILLION TO 10 MILLION
BUSINESS AND PERSONAL DEPOSITS - TOTAL	440,565,454	122,047	1,025,569	9,264,310	21,417,040
Individuals, partnerships, and corporations - demand	192,242,282	67,977	545,146	3,982,283	8,697,116
Individuals, partnerships, and corporations - time	238,156,643	52,588	472,764	5,205,493	12,513,025
Savings deposits	112,308,614	20,710	137,369	1,717,173	4,922,881
Deposits accumulated for payment of personal loans	689,158	25	962	9,766	33,030
Other deposits of individuals, partnerships, and corps.	125,158,871	31,853	334,433	3,478,554	7,557,114
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,166,529	1,482	7,659	76,534	206,899
GOVERNMENT DEPOSITS - TOTAL	59,098,135	13,375	134,331	1,130,013	2,724,753
United States Government - demand	10,275,746	1,527	13,460	138,059	369,938
United States Government - time	529,012	5	420	4,283	10,655
States and subdivisions - demand	17,812,925	7,446	66,959	539,819	1,266,825
States and subdivisions - time	30,480,452	4,397	53,492	447,852	1,077,335
DOMESTIC INTERBANK DEPOSITS - TOTAL	32,316,457	2,776	8,494	44,664	99,146
Commercial banks in the United States - demand	28,058,011	2,056	7,221	34,486	69,505
Commercial banks in the United States - time	2,639,972	250	938	6,155	13,658
Mutual savings banks in the United States - demand	1,316,748	470	225	3,848	14,763
Mutual savings banks in the United States - time	301,726	0	110	175	1,220
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	9,239,034	420	20	3,677	7,447
Foreign governments, central banks, etc. - demand	878,788	0	0	366	1,347
Foreign governments, central banks, etc. - time	5,308,146	0	20	1,933	1,744
Banks in foreign countries - demand	2,856,383	420	0	1,378	2,963
Banks in foreign countries - time	195,717	0	0	0	1,393
TOTAL DEPOSITS	541,219,080	138,618	1,168,414	10,442,664	24,248,386
Demand	263,607,412	81,378	640,670	4,776,773	10,629,356
Time	277,611,668	57,240	527,744	5,665,891	13,619,030
MISCELLANEOUS LIABILITIES - TOTAL	49,100,526	55,810	18,420	184,075	505,828
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	24,289,092	0	415	11,640	34,236
Other liabilities for borrowed money	1,698,681	20,837	1,968	18,178	22,690
Mortgage indebtedness	670,650	1,647	539	3,096	12,404
Acceptances outstanding	4,155,143	0	59	541	1,794
Other liabilities	18,286,960	33,326	15,439	150,620	434,704
TOTAL LIABILITIES	590,319,606	194,428	1,186,834	10,626,739	24,754,214
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	4,156	0	0	59	486
RESERVES ON LOANS AND SECURITIES - TOTAL	6,457,458	503	6,699	73,165	194,702
Reserve for bad debt losses on loans	6,159,090	452	5,515	64,659	169,544
Other reserves on loans	117,712	31	716	4,464	13,178
Reserves on securities	180,656	20	468	4,042	11,980
CAPITAL ACCOUNTS - TOTAL	47,459,050	97,948	176,186	1,157,206	2,219,885
Capital notes and debentures	3,054,496	48	144	3,419	14,244
Equity capital - total	44,404,554	97,900	176,042	1,153,787	2,205,641
Preferred stock	96,506	0	0	190	737
Common stock	11,927,261	34,033	51,502	310,289	572,870
Surplus	20,020,325	33,943	67,449	441,318	848,753
Undivided profits	11,287,091	29,753	52,898	373,901	721,200
Reserve for contingencies and other capital reserves	1,073,371	171	4,193	28,089	62,081
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	644,240,270	292,879	1,369,719	11,857,169	27,169,287
MEMORANDA					
Demand deposits adjusted[3]	186,575,711	77,446	616,465	4,570,194	10,049,608
Average of total deposits for the 15 calendar days ending with call date	500,027,356	133,323	1,141,609	10,280,377	23,816,841
Average of total loans for the 15 calendar days ending with call date	318,934,217	100,516	597,321	5,529,874	13,000,348
Unearned discount on instalment loans included in total capital accounts	241,842	344	2,669	23,781	53,572
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	15.6	14.8	13.9	11.7	11.2
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	12.5	17.6	30.9	27.5	23.3
Other securities	14.0	8.2	4.4	8.3	12.1
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.2	50.0	49.1	50.8	51.5
Other assets	3.8	9.4	1.8	1.7	1.9
Total capital accounts	7.4	33.4	12.9	9.8	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.9	46.5	20.6	14.4	11.4
NUMBER OF BANKS	13,804	247	747	3,028	3,345

BANKS WITH DEPOSITS OF -					
10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION	50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
51,508,256	43,192,611	36,555,933	80,682,096	46,984,932	149,812,660
20,195,006	17,175,295	14,624,657	34,741,203	22,113,590	70,100,009
30,725,495	25,467,934	21,431,433	44,487,657	24,145,817	73,654,437
13,937,069	12,545,949	11,103,247	22,633,439	12,707,699	32,583,078
95,951	151,567	122,648	183,604	33,657	57,948
16,692,475	12,770,418	10,205,538	21,670,614	11,404,461	41,013,411
587,755	549,382	499,843	1,453,236	725,525	6,058,214
6,375,600	5,309,798	4,707,505	11,938,102	7,468,588	19,296,070
972,503	786,150	602,931	1,636,173	1,407,733	4,347,272
34,869	32,840	26,147	143,091	52,178	224,524
2,654,964	1,970,046	1,565,376	3,978,270	2,303,627	3,459,593
2,713,264	2,520,762	2,513,051	6,180,568	3,705,050	11,264,681
313,312	606,362	947,872	5,904,365	3,784,835	20,604,631
239,309	493,780	722,755	5,022,134	3,292,047	18,174,718
41,614	68,722	155,647	471,122	290,368	1,591,498
27,332	40,733	65,192	382,269	144,211	637,705
5,057	3,127	4,278	28,840	58,209	200,710
24,239	56,121	172,630	621,920	298,817	8,053,743
11,469	3,073	18,911	72,988	61,313	709,321
7,085	35,755	64,314	256,112	50,463	4,890,720
5,685	17,293	61,890	262,275	167,340	2,337,139
0	0	27,515	30,545	19,701	116,563
58,221,407	49,164,892	42,383,940	99,146,483	58,537,172	197,767,104
24,694,023	21,035,752	18,161,555	47,548,548	30,215,386	105,823,971
33,527,384	28,129,140	24,222,385	51,597,935	28,321,786	91,943,133
1,855,052	2,369,158	2,269,564	7,256,121	5,831,795	28,754,703
145,025	234,591	399,484	3,079,841	3,373,928	17,009,932
32,239	118,830	53,775	464,206	356,628	609,330
36,055	46,325	52,927	135,484	106,221	275,952
21,171	49,643	39,708	268,870	219,044	3,554,313
1,620,562	1,919,769	1,723,670	3,307,720	1,775,974	7,305,176
60,076,459	51,534,050	44,653,504	106,402,604	64,368,967	226,521,807
232	932	88	270	2,089	0
519,641	494,936	435,779	1,099,889	671,742	2,960,402
470,614	448,545	410,310	1,025,550	644,015	2,919,886
21,291	18,840	10,365	31,708	7,426	9,693
27,736	27,551	15,104	42,631	20,301	30,823
4,895,993	4,133,733	3,448,138	8,283,751	5,091,136	17,955,074
83,616	159,073	142,929	456,241	382,989	1,811,793
4,812,377	3,974,660	3,305,209	7,827,510	4,708,147	16,143,281
5,398	5,475	4,045	23,672	6,542	50,447
1,252,891	1,095,717	924,384	2,157,172	1,150,755	4,377,648
1,941,147	1,631,388	1,389,411	3,503,129	2,221,693	7,942,094
1,467,266	1,141,596	906,862	1,997,872	1,227,034	3,368,709
145,675	100,484	80,507	145,665	102,123	404,383
65,492,325	56,163,651	48,537,509	115,786,514	70,133,934	247,437,283
22,998,477	19,027,307	15,934,237	35,394,353	20,844,985	57,062,639
57,247,465	48,205,931	41,598,325	95,914,081	56,841,517	164,847,887
31,992,895	27,976,592	24,701,245	58,388,292	36,732,596	119,914,538
108,490	30,580	9,406	13,000	0	0
11.3	11.5	12.1	14.9	15.7	19.3
19.6	16.8	15.2	12.5	10.3	7.6
14.6	15.7	15.7	15.4	15.0	12.6
52.3	53.0	54.0	53.7	55.6	55.5
2.3	3.0	3.0	3.5	3.5	5.0
7.5	7.4	7.1	7.2	7.3	7.3
10.1	9.7	9.3	9.5	9.6	9.8
3,768	1,412	617	492	85	63

ASSETS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1971 (Amounts in thousands of dollars)

ASSETS	BANKS WITH DEPOSITS OF-				
	TOTAL	LESS THAN 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION
CASH, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,396,453	1,398	6,802	31,853	82,966
Currency and coin	231,119	209	1,269	5,671	17,807
Demand balances with banks in the United States	615,066	568	4,235	20,442	46,526
Other balances with banks in the United States	452,803	596	1,077	3,396	10,393
Cash items in process of collection	97,465	25	221	2,344	8,240
SECURITIES - TOTAL	21,684,078	6,620	67,002	433,009	1,209,101
UNITED STATES GOVERNMENT AND AGENCY SECURITIES - TOTAL	6,267,243	1,933	25,413	147,656	425,369
Securities maturing in 1 year or less	1,087,341	548	4,848	28,400	91,868
Securities maturing in 1 to 5 years	2,396,515	1,051	12,883	73,658	205,309
Securities maturing in 5 to 10 years	999,397	155	5,116	29,210	65,747
Securities maturing after 10 years	1,783,990	179	2,566	16,388	62,445
CORPORATE BONDS	10,390,293	3,271	21,657	154,573	408,850
STATE, COUNTY, AND MUNICIPAL OBLIGATIONS	391,947	60	688	5,300	29,964
OTHER BONDS, NOTES, AND DEBENTURES	1,647,445	207	9,573	52,754	134,466
CORPORATE STOCK - TOTAL	2,987,150	1,149	9,671	72,726	210,452
Bank	504,419	231	4,502	23,338	75,057
Other	2,482,731	918	5,169	49,388	135,395
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	609,536	50	3,995	15,565	58,740
OTHER LOANS AND DISCOUNTS - TOTAL	64,186,091	17,160	175,694	1,124,160	3,527,176
Real estate loans - total	61,977,841	15,852	163,577	1,061,614	3,342,197
Construction loans	965,591	1,571	1,739	20,791	71,029
Secured by farmland	49,781	94	1,527	5,862	12,558
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	14,673,597	2,820	12,742	85,892	353,626
Guaranteed by Veterans Administration	12,074,421	895	12,867	82,092	345,701
Not insured or guaranteed by FHA or VA	16,494,745	9,301	112,920	709,616	2,040,592
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	1,467,886	0	0	1,085	3,338
Not insured by FHA	7,651,498	114	2,493	41,957	136,316
Secured by other properties	8,600,322	1,057	19,289	114,319	379,037
Loans to domestic commercial and foreign banks	50,574	0	0	899	0
Loans to other financial institutions	37,145	0	410	73	1,552
Loans to brokers and dealers in securities	5,984	0	0	0	0
Other loans for purchasing or carrying securities	4,184	0	0	656	172
Loans to farmers (excluding loans on real estate)	1,110	0	15	2	629
Commercial and industrial loans	481,110	82	803	1,660	16,290
Loans to individuals for personal expenditures	1,558,973	1,012	10,185	55,538	156,951
All other loans (including overdrafts)	69,170	214	704	3,718	9,385
TOTAL LOANS AND SECURITIES	86,479,705	23,830	246,691	1,572,734	4,795,017
Bank premises, furniture and fixtures, and other assets representing bank premises	663,135	228	2,038	13,553	42,860
Real estate owned other than bank premises	98,893	17	549	1,268	3,377
Investments in subsidiaries not consolidated	42,407	0	0	277	372
Other assets	892,759	59	715	4,387	18,540
TOTAL ASSETS	89,573,352	25,532	256,795	1,624,072	4,943,132

BANKS WITH DEPOSITS OF-			
50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
123,856	442,800	331,378	375,400
26,589	87,176	41,952	50,446
72,602	197,859	124,181	148,653
15,154	120,212	145,446	156,529
9,511	37,553	19,799	19,772
1,966,952	7,262,431	4,417,470	6,321,493
699,447	2,268,400	1,053,345	1,645,680
123,591	434,851	142,948	260,287
327,543	874,140	382,192	519,739
127,218	328,922	138,317	304,712
121,095	630,487	389,888	560,942
710,928	3,247,552	2,268,760	3,574,702
38,245	97,899	105,769	114,022
187,676	603,924	357,713	301,132
330,656	1,044,656	631,883	685,957
115,688	202,759	75,843	7,001
214,968	841,897	556,040	678,956
78,770	194,396	103,520	154,500
5,647,250	20,560,957	12,976,135	20,157,559
5,411,837	19,788,481	12,586,616	19,607,667
105,988	367,513	280,780	116,180
11,022	3,107	15,611	0
885,959	4,715,494	2,976,220	5,640,844
745,128	3,660,645	2,210,345	5,016,748
2,745,324	6,281,576	1,831,651	2,763,765
5,899	181,202	455,019	821,343
309,873	2,063,185	2,783,730	2,313,830
602,644	2,515,759	2,033,260	2,934,957
946	14,514	12,210	22,005
1,773	20,214	12,017	1,106
33	5,951	0	0
722	2,628	6	0
0	464	0	0
11,309	119,239	125,629	206,098
214,225	596,047	209,678	315,337
6,405	13,419	29,979	5,346
7,692,972	28,017,784	17,497,125	26,633,552
55,680	204,473	138,029	206,274
5,677	27,046	31,144	29,815
1,322	27,994	6,227	6,215
47,468	288,112	184,938	348,540
7,926,975	29,008,209	18,188,841	27,599,796

LIABILITIES AND SURPLUS ACCOUNTS OF ALL MUTUAL SAVINGS BANKS, BY SIZE OF BANK, UNITED STATES AND OTHER AREAS, DECEMBER 31, 1971 (Amounts in thousands of dollars)

LIABILITIES AND SURPLUS	BANKS WITH DEPOSITS OF-				
LIABILITIES	TOTAL	LESS THAN 5 MILLION	5 MILLION TO 10 MILLION	10 MILLION TO 25 MILLION	25 MILLION TO 50 MILLION
DEPOSITS - TOTAL	81,978,173	22,935	231,599	1,468,655	4,481,843
Savings deposits	65,937,786	21,216	193,635	1,270,554	3,775,712
Deposits accumulated for payment of personal loans	3,387	6	1	0	46
Fixed maturity and other time deposits	15,312,106	1,601	37,497	192,624	677,623
SAVINGS AND TIME DEPOSITS - TOTAL	81,253,279	22,823	231,133	1,463,178	4,453,381
DEMAND DEPOSITS - TOTAL	724,894	112	466	5,477	28,462
MISCELLANEOUS LIABILITIES - TOTAL	1,266,146	363	3,441	22,861	76,167
Securities sold under agreements to repurchase	0	0	0	0	0
Other borrowings	100,895	50	100	1,743	2,477
Other liabilities	1,165,251	313	3,341	21,118	73,690
TOTAL LIABILITIES	83,244,319	23,298	235,040	1,491,516	4,558,010
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	953	0	0	1	0
SURPLUS ACCOUNTS					
SURPLUS ACCOUNTS - TOTAL	6,328,080	2,234	21,755	132,555	385,122
Capital notes and debentures	13,296	563	404	1,192	2,212
Other surplus accounts	6,314,784	1,671	21,351	131,363	382,910
TOTAL LIABILITIES AND SURPLUS ACCOUNTS	89,573,352	25,532	256,795	1,624,072	4,943,132
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	1.6	5.5	2.6	2.0	1.7
U.S. Government and agency securities	7.0	7.6	9.9	9.1	8.6
Other securities	17.2	18.4	16.2	17.6	15.9
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	72.3	67.4	70.0	70.2	72.5
Other assets	1.9	1.2	1.3	1.2	1.3
Total surplus accounts	7.1	8.7	8.5	8.2	7.8
OF TOTAL ASSETS OTHER THAN CASH AND U.S. GOVERNMENT OBLIGATIONS:					
Total surplus accounts	7.7	10.1	9.7	9.2	8.7
NUMBER OF BANKS	490	6	29	79	123

BANKS WITH DEPOSITS OF-			
50 MILLION TO 100 MILLION	100 MILLION TO 500 MILLION	500 MILLION TO 1 BILLION	1 BILLION OR MORE
7,177,827	26,569,984	16,698,152	25,327,178
5,810,016	21,391,774	13,481,441	19,993,438
515	2,819	0	0
1,285,817	4,911,224	3,111,834	5,093,886
7,096,348	26,305,817	16,593,275	25,087,324
81,479	264,167	104,877	239,854
131,546	387,102	231,210	413,456
0	0	0	0
11,412	28,863	23,651	32,599
120,134	358,239	207,559	380,857
7,309,373	26,957,086	16,929,362	25,740,634
952	0	0	0
616,650	2,051,123	1,259,479	1,859,162
1,359	3,260	4,306	0
615,291	2,047,863	1,255,173	1,859,162
7,926,975	29,008,209	18,188,841	27,599,796
1.6	1.5	1.8	1.4
8.8	7.8	5.8	6.0
16.0	17.2	18.5	16.9
72.2	71.5	71.9	73.6
1.4	1.9	2.0	2.1
7.8	7.1	6.9	6.7
8.7	7.8	7.5	7.3
100	114	23	16

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1971
(Amounts in thousands of dollars)

INCOME ITEM	TOTAL UNITED STATES	OTHER AREAS		50 STATES AND D.C.	ALABAMA
		PUERTO RICO	VIRGIN ISLANDS		
OPERATING INCOME - TOTAL	36,364,008	158,553	9,212	36,196,243	387,359
Interest and fees on loans	23,069,354	118,387	7,265	22,943,702	235,839
Income on federal funds sold and securities purchased under agreements to resell	871,167	1,503	56	869,608	10,913
Interest on U.S. Treasury securities	3,395,663	11,874	598	3,383,191	42,799
Interest and dividends on securities of other U.S. Government agencies and corporations	916,559	2,209	9	914,341	13,379
Interest on obligations of States and political subdivisions	3,127,136	3,313	818	3,123,005	40,973
Interest and dividends on other securities	238,033	142	9	237,882	1,010
Trust department income	1,257,807	136	0	1,257,671	6,078
Service charges on deposit accounts	1,231,470	5,490	107	1,225,873	18,049
Other service charges, collection and exchange charges, commissions, and fees	989,432	8,069	149	981,214	11,853
Other operating income	1,267,387	7,430	201	1,259,756	6,466
OPERATING EXPENSE - TOTAL	29,650,981	139,101	9,036	29,502,844	304,063
Salaries and wages of officers and employees	7,202,972	34,344	2,066	7,166,562	78,533
Pensions and other employee benefits	1,192,011	6,025	240	1,185,746	12,109
Interest on deposits	12,217,994	53,661	4,177	12,160,156	128,285
Expense of federal funds purchased and securities sold under agreements to repurchase	1,095,648	2,926	0	1,092,722	3,131
Interest on other borrowed money	139,388	173	776	138,439	589
Interest on capital notes and debentures	142,381	761	0	141,620	201
Occupancy expense of bank premises, net	1,410,190	7,081	316	1,402,793	10,177
Gross occupancy expense	1,730,402	9,493	351	1,720,558	12,197
Less rental income	320,212	2,412	35	317,765	2,020
Furniture and equipment, depreciation, rental costs, servicing, etc	1,018,128	4,229	168	1,013,731	13,233
Provision for loan losses	867,260	6,970	347	859,943	11,055
Other operating expenses	4,365,009	22,931	946	4,341,132	46,750
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	6,713,027	19,452	176	6,693,399	83,296
APPLICABLE INCOME TAXES	1,689,146	749	261-	1,688,658	20,774
INCOME BEFORE SECURITIES GAINS OR LOSSES	5,023,881	18,703	437	5,004,741	62,522
NET SECURITIES GAINS OR LOSSES	213,245	3,552	2-	209,695	2,552
Gross	359,279	3,796	3	355,480	4,289
Taxes	146,034	244	5	145,785	1,737
NET INCOME BEFORE EXTRAORDINARY ITEMS	5,237,126	22,255	435	5,214,436	65,074
EXTRAORDINARY CHARGES OR CREDITS, NET	639-	701	0	1,340-	107-
Gross	12,552-	799	0	13,351-	408-
Taxes	11,913-	98	0	12,011-	301-
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	282	0	0	282	1-
NET INCOME	5,236,205	22,956	435	5,212,814	64,968
DIVIDENDS ON CAPITAL - TOTAL	2,230,556	4,638	0	2,225,918	21,653
Cash dividends declared on common stock	2,225,125	4,638	0	2,220,487	21,653
Cash dividends declared on preferred stock	5,431	0	0	5,431	0
TOTAL PROVISION FOR INCOME TAXES	1,651,807	1,103	460-	1,651,164	21,145
Federal income taxes	1,367,492	479	460-	1,367,473	18,255
State and local income taxes	284,315	624	0	283,691	2,890
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	317,320	712	86	316,522	4,919
On securities	2,253	0	0	2,253	0
Losses charged to reserves (not included above):					
On loans	1,404,520	5,431	807	1,398,282	15,033
On securities	3,714	0	0	3,714	0
NUMBER OF EMPLOYEES (end of period)	980,660	5,311	355	974,994	12,105
NUMBER OF BANKS (end of period)	13,612	8	2	13,602	273

ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE	D.C.	FLORIDA
52,883	308,408	221,354	3,948,548	373,484	399,426	99,547	194,010	1,041,968
30,376	222,442	137,466	2,608,819	245,327	267,143	59,131	119,237	574,184
933	1,287	7,736	77,959	9,100	5,824	1,703	4,644	38,024
3,088	15,536	23,776	284,611	29,753	18,792	10,166	27,696	121,387
3,604	6,641	9,860	82,263	6,434	4,647	2,317	3,310	54,548
6,239	26,279	21,984	266,715	25,551	38,964	9,761	14,094	115,817
1,065	615	813	29,459	1,026	3,693	996	1,098	4,587
371	6,369	2,064	103,452	12,821	27,601	8,875	9,498	24,722
3,359	12,968	9,521	163,335	20,857	15,321	1,981	9,052	50,632
3,194	7,705	4,819	151,081	15,422	8,956	1,830	2,867	38,044
654	8,566	3,315	180,854	7,193	8,485	2,787	2,514	20,023
44,488	271,206	180,052	3,425,066	308,753	328,971	76,678	149,010	852,381
13,064	70,595	45,283	843,280	77,821	101,963	24,934	43,753	203,807
1,531	10,975	5,807	132,419	11,149	17,690	4,303	6,579	28,828
18,274	115,215	76,027	1,493,750	111,134	109,140	26,955	52,392	351,751
71	7,935	2,315	132,089	6,497	6,872	844	2,069	13,302
63	192	48	2,099	2,371	329	34	76	1,134
35	2,008	1,150	21,413	1,292	1,541	1	1,638	2,308
2,061	12,530	9,506	179,618	13,373	21,174	3,901	9,259	30,131
2,634	14,134	11,278	207,719	20,865	23,490	5,134	10,218	39,564
573	1,604	1,770	28,101	7,492	2,316	1,233	959	9,433
1,868	10,328	7,220	89,342	13,226	14,663	3,756	5,918	34,496
1,310	6,522	3,917	103,297	11,103	8,299	899	5,026	26,536
6,211	34,906	28,777	427,759	60,787	47,300	11,051	22,300	160,088
8,395	37,202	41,302	523,482	64,731	70,455	22,869	45,000	189,587
1,373	5,823	8,448	127,727	19,001	18,513	6,294	15,697	33,615
7,022	31,379	32,854	395,755	45,730	51,942	16,575	29,303	155,972
959	732	1,616	8,833	2,351	1,493	893	2,033	8,754
1,396	1,137	2,394	17,219	3,757	2,665	1,609	3,773	14,870
437	405	778	8,386	1,406	1,172	716	1,740	6,116
7,981	32,111	34,470	404,588	48,081	53,435	17,468	31,336	164,726
23	12-	82	1,005	680	70	119	982	820
6	29-	94	1,164	847	121	228	1,175	1,369
17-	17-	12	159	167	51	109	193	549
0	0	0	3	34	0	0	0	0
8,004	32,099	34,552	405,590	48,727	53,505	17,587	32,318	165,546
946	12,800	7,538	201,855	18,142	29,574	9,649	13,992	51,166
946	12,800	7,469	201,800	18,123	29,574	9,649	13,355	51,157
0	0	69	55	19	0	0	637	9
1,596	4,345	8,673	109,283	19,345	16,906	6,605	17,305	36,894
1,514	3,415	8,640	56,004	17,614	8,837	5,998	16,140	36,890
82	930	33	53,279	1,731	8,069	607	1,165	4
1,321	4,099	3,056	32,748	4,588	2,419	494	1,227	10,061
0	0	32	186	13	136	0	0	31
3,136	11,571	6,543	174,014	16,745	15,739	2,772	5,976	35,793
0	3	0	404	25	1	0	0	31
1,456	10,463	7,079	111,622	11,118	13,646	3,369	5,452	31,426
10	13	251	144	235	62	18	14	535

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1971
(Amounts in thousands of dollars)

INCOME ITEM	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA
OPERATING INCOME - TOTAL	678,746	141,500	109,816	2,601,669	783,708
Interest and fees on loans	454,467	103,203	77,222	1,529,709	475,784
Income on federal funds sold and securities purchased under agreements to resell	18,880	1,234	1,163	71,413	31,436
Interest on U.S. Treasury securities	42,811	7,550	9,591	310,830	106,021
Interest and dividends on securities of other U.S. Government agencies and corporations	11,885	2,661	570	105,907	24,858
Interest on obligations of States and political subdivisions	43,775	12,588	10,753	236,745	64,200
Interest and dividends on other securities	5,126	201	856	28,933	4,907
Trust department income	17,324	1,316	824	108,625	17,082
Service charges on deposit accounts	37,704	3,580	5,962	56,203	23,549
Other service charges, collection and exchange charges, commissions, and fees	17,211	6,495	2,004	48,075	21,715
Other operating income	29,563	2,672	871	105,229	14,156
OPERATING EXPENSE - TOTAL	546,294	117,840	87,183	2,098,604	642,608
Salaries and wages of officers and employees	150,856	29,965	23,126	450,007	147,635
Pensions and other employee benefits	26,657	6,694	3,661	76,286	22,935
Interest on deposits	167,035	50,653	38,117	952,009	289,104
Expense of federal funds purchased and securities sold under agreements to repurchase	19,533	645	323	108,322	20,224
Interest on other borrowed money	13,888	117	1,048	12,774	945
Interest on capital notes and debentures	2,390	1,285	136	4,361	678
Occupancy expense of bank premises, net	27,675	5,857	3,249	94,171	29,724
Gross occupancy expense	38,628	8,404	3,690	126,830	35,194
Less rental income	10,953	2,547	441	32,659	5,470
Furniture and equipment, depreciation, rental costs, servicing, etc	23,107	4,738	3,305	63,186	23,889
Provision for loan losses	18,681	2,377	2,413	60,781	17,348
Other operating expenses	96,472	15,509	11,805	276,707	90,126
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	132,452	23,660	22,633	503,065	141,100
APPLICABLE INCOME TAXES	39,940	6,495	6,303	123,765	34,489
INCOME BEFORE SECURITIES GAINS OR LOSSES	92,512	17,165	16,330	379,300	106,611
NET SECURITIES GAINS OR LOSSES	4,311	661	246-	28,290	8,280
Gross	7,202	1,247	562-	47,825	14,032
Taxes	2,891	586	316-	19,535	5,752
NET INCOME BEFORE EXTRAORDINARY ITEMS	96,823	17,826	16,084	407,590	114,891
EXTRAORDINARY CHARGES OR CREDITS, NET	729	79	25-	784-	165
Gross	580	17	45-	1,953-	110-
Taxes	149-	62-	20-	1,169-	275-
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	1	0	0
NET INCOME	97,552	17,905	16,058	406,806	115,056
DIVIDENDS ON CAPITAL - TOTAL	34,563	8,981	5,418	148,374	28,822
Cash dividends declared on common stock	34,563	8,981	5,396	148,316	28,820
Cash dividends declared on preferred stock	0	0	22	58	2
TOTAL PROVISION FOR INCOME TAXES	40,117	6,452	5,928	134,200	36,416
Federal income taxes	39,692	4,829	4,823	132,309	34,381
State and local income taxes	425	1,623	1,105	1,891	2,035
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	7,869	689	855	19,765	7,901
On securities	80	0	0	133	45
Losses charged to reserves (not included above):					
On loans	27,299	2,758	3,236	87,922	27,484
On securities	85	0	0	128	54
NUMBER OF EMPLOYEES (end of period)	21,100	4,373	3,605	58,097	21,454
NUMBER OF BANKS (end of period)	428	7	24	1,131	405

IOWA	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
479,422	367,827	378,133	487,206	105,166	417,950	882,524	1,524,228	688,562
294,066	214,258	224,804	287,488	73,059	258,239	548,390	1,004,386	430,351
11,245	13,200	15,694	15,985	1,465	13,248	20,339	31,845	9,996
72,857	60,908	61,493	72,554	6,643	48,506	63,737	153,126	79,090
20,809	11,201	9,294	11,061	1,204	9,147	13,919	32,665	32,736
39,112	33,078	29,231	47,194	9,959	34,265	69,932	154,381	48,189
1,988	740	985	2,787	673	1,693	4,377	12,109	1,638
6,226	3,707	9,508	3,321	3,680	14,436	67,340	36,062	16,939
15,231	16,662	11,854	21,194	3,866	21,740	29,494	43,294	25,301
13,343	9,314	7,757	18,632	3,344	10,532	29,968	28,104	25,294
4,545	4,759	7,513	6,990	1,273	6,144	35,028	28,256	19,028
381,964	286,526	291,971	391,583	87,878	314,273	726,813	1,298,948	550,586
91,818	72,290	72,880	89,358	24,020	91,594	216,489	268,971	124,347
11,921	9,839	10,615	12,712	3,890	13,684	36,033	43,694	19,090
187,457	125,379	122,939	165,227	31,557	110,855	194,625	671,678	258,409
2,999	3,585	5,301	7,867	1,384	5,346	46,071	30,410	19,598
575	591	185	2,406	153	754	6,341	11,031	2,819
566	635	480	305	382	626	3,735	9,141	2,357
14,667	10,992	12,771	18,035	5,062	19,999	46,148	57,568	18,259
16,854	15,325	14,191	23,734	5,468	22,310	52,044	64,595	25,531
2,187	4,333	1,420	5,699	406	2,311	5,896	7,027	7,272
15,415	10,305	11,884	15,795	4,125	14,311	33,555	38,278	17,686
5,968	9,307	7,563	11,683	1,588	6,781	23,984	29,018	9,345
50,578	43,603	47,353	68,195	15,717	50,323	119,832	139,159	78,676
97,458	81,301	86,162	95,623	17,288	103,677	155,711	225,280	137,976
27,072	22,505	25,084	23,489	3,216	35,692	46,862	47,676	48,118
70,386	58,796	61,078	72,134	14,072	67,985	108,849	177,604	89,858
3,180	2,674	4,135	6,194	778	1,519	8,104	9,663	4,082
4,869	4,093	7,261	9,990	1,468	2,523	16,336	15,764	7,129
1,689	1,419	3,126	3,796	690	1,004	8,232	6,101	3,047
73,566	61,470	65,213	78,328	14,850	69,504	116,953	187,267	93,940
37	365	255	628	125	464	472-	359-	563
23	229	314	853	234	480	991-	271-	709
14-	136-	59	225	109	16	519-	88	146
10	0	0	3	0	0	0	0	0
73,593	61,835	65,468	78,953	14,975	69,968	116,481	186,908	94,503
20,175	17,332	17,601	23,219	7,056	26,236	77,909	58,389	30,466
20,158	17,293	17,497	23,084	7,051	26,236	77,899	57,629	30,420
17	39	104	135	5	0	10	760	46
28,029	23,810	27,728	26,779	3,582	35,672	48,547	50,850	48,552
24,378	20,573	27,689	26,730	3,445	30,732	29,927	38,312	33,505
3,651	3,237	39	49	137	4,940	18,620	12,538	15,047
4,071	4,225	3,988	6,554	950	2,499	9,269	12,173	4,133
16	44	1	10	1	0	69	0	0
9,467	12,141	10,605	16,050	3,167	9,117	44,282	46,798	12,863
10	56	15	33	0	56	59	0	137
12,681	9,905	11,503	13,261	3,770	13,734	29,037	37,224	16,837
658	602	339	234	40	112	154	329	728

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1971
(Amounts in thousands of dollars)

INCOME ITEM	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA
OPERATING INCOME - TOTAL	244,607	807,905	125,702	276,221	97,190
Interest and fees on loans	151,890	476,208	81,158	177,292	61,837
Income on federal funds sold and securities purchased under agreements to resell	6,281	31,126	2,275	6,196	2,838
Interest on U.S. Treasury securities	28,635	103,333	16,694	31,778	10,658
Interest and dividends on securities of other U.S. Government agencies and corporations	6,407	35,515	3,562	11,454	2,339
Interest on obligations of States and political subdivisions	23,030	69,753	10,389	18,081	8,480
Interest and dividends on other securities	977	3,306	368	784	321
Trust department income	1,921	18,285	1,086	4,975	2,219
Service charges on deposit accounts	12,160	24,565	5,632	9,988	4,901
Other service charges, collection and exchange charges, commissions, and fees	7,440	20,545	3,605	9,528	1,449
Other operating income	5,866	25,269	933	6,145	2,148
OPERATING EXPENSE - TOTAL	189,282	625,343	103,327	213,951	76,834
Salaries and wages of officers and employees	48,428	147,803	22,947	55,108	18,822
Pensions and other employee benefits	7,464	21,391	3,854	7,713	2,642
Interest on deposits	72,342	263,219	49,587	86,212	34,356
Expense of federal funds purchased and securities sold under agreements to repurchase	2,862	26,951	776	3,891	170
Interest on other borrowed money	94	515	57	254	271
Interest on capital notes and debentures	321	2,074	203	302	185
Occupancy expense of bank premises, net	7,184	22,803	3,343	9,317	3,969
Gross occupancy expense	9,640	26,205	4,168	10,774	5,510
Less rental income	2,456	3,402	825	1,457	1,541
Furniture and equipment, depreciation, rental costs, servicing, etc	8,739	22,248	3,777	10,616	2,478
Provision for loan losses	8,398	15,798	1,813	6,113	3,130
Other operating expenses	33,450	102,541	16,970	34,425	10,811
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	55,325	182,562	22,375	62,270	20,356
APPLICABLE INCOME TAXES	15,029	53,170	5,466	18,977	5,864
INCOME BEFORE SECURITIES GAINS OR LOSSES	40,296	129,392	16,909	43,293	14,492
NET SECURITIES GAINS OR LOSSES	489	5,584	589	771	629
Gross	569	8,987	857	1,134	1,127
Taxes	80	3,403	268	363	498
NET INCOME BEFORE EXTRAORDINARY ITEMS	40,785	134,976	17,498	44,064	15,121
EXTRAORDINARY CHARGES OR CREDITS, NET	37	364-	298-	142	19-
Gross	49	891-	555-	204	18-
Taxes	12	527-	257-	62	1
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
NET INCOME	40,822	134,612	17,200	44,206	15,102
DIVIDENDS ON CAPITAL - TOTAL	15,385	69,641	6,447	16,217	4,052
Cash dividends declared on common stock	15,380	69,378	6,447	16,183	4,052
Cash dividends declared on preferred stock	5	263	0	34	0
TOTAL PROVISION FOR INCOME TAXES	14,276	51,690	5,217	18,680	6,028
Federal income taxes	14,259	47,952	5,025	17,645	6,028
State and local income taxes	17	3,738	192	1,035	0
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	2,664	6,045	824	2,912	1,167
On securities	5	234	6	52	0
Losses charged to reserves (not included above):					
On loans	12,133	24,485	3,189	9,007	5,269
On securities	374	235	6	9	0
NUMBER OF EMPLOYEES (end of period)	7,334	21,693	3,427	7,409	2,736
NUMBER OF BANKS (end of period)	183	666	143	438	8

NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON
83,318	1,078,182	124,495	6,246,378	608,661	107,688	1,591,713	413,720	304,776
58,721	671,575	80,957	4,036,544	379,590	65,205	992,103	250,016	208,299
2,185	24,768	3,934	82,837	7,854	1,192	40,688	17,462	3,156
8,060	99,146	11,583	398,699	44,730	15,908	184,182	52,617	20,397
815	33,782	2,441	77,527	23,183	7,376	32,480	6,611	4,516
4,654	128,175	11,483	488,182	54,484	9,036	168,810	42,527	29,784
1,641	16,053	698	40,802	1,608	199	11,927	1,536	710
1,100	29,184	1,334	405,390	14,797	853	48,237	5,967	6,768
3,724	41,436	6,407	126,872	23,440	3,488	50,525	18,987	18,510
717	17,330	4,026	150,867	18,031	3,677	36,121	11,140	7,366
1,700	16,733	1,632	438,658	40,944	754	26,640	6,857	5,270
68,010	898,449	104,434	4,967,227	506,281	86,031	1,292,488	329,106	259,084
16,459	222,017	25,198	1,261,290	137,350	19,076	284,747	80,286	71,190
2,806	38,507	3,490	254,908	21,973	3,084	40,272	10,696	11,862
28,798	390,934	43,569	1,698,760	185,822	45,984	590,997	136,134	113,214
302	6,043	1,214	326,333	8,833	83	35,996	11,654	2,978
35	701	81	45,072	877	36	1,219	842	359
35	4,055	289	43,705	5,921	273	3,281	1,875	1,100
3,370	48,257	3,837	291,036	23,696	2,577	51,920	11,150	13,341
3,767	52,625	4,524	339,448	27,287	3,169	69,461	17,457	14,201
397	4,368	687	48,412	3,591	592	17,541	6,307	860
2,445	33,482	3,786	138,416	22,809	2,893	44,626	10,602	9,200
1,489	22,672	5,215	164,121	10,225	1,556	38,139	11,463	5,508
12,271	131,781	17,755	743,586	88,775	10,469	201,291	54,404	30,332
15,308	179,733	20,061	1,279,151	102,380	21,657	299,225	84,614	45,692
3,808	23,138	5,533	365,622	24,883	6,132	55,788	17,955	9,703
11,500	156,595	14,528	913,529	77,497	15,525	243,437	66,659	35,989
1,785	6,524	932	14,041	1,160	417	15,030	2,889	790
3,165	9,914	1,381	28,372	1,887	608	26,740	4,845	1,256
1,380	3,390	449	14,331	727	191	11,710	1,956	466
13,285	163,119	15,460	927,570	78,657	15,942	258,467	69,548	36,779
263	264-	99	7,271-	71	125	227	57-	11-
32	633-	100	16,401-	141	128	224-	249-	16
231-	369-	1	9,130-	70	3	451-	192-	27
0	41	0	0	2	0	3	7	0
13,548	162,814	15,559	920,299	78,726	16,067	258,691	69,484	36,768
5,262	75,908	5,994	557,246	28,492	5,099	97,546	26,283	14,281
5,256	75,821	5,994	555,315	28,417	5,099	97,536	26,266	14,281
6	87	0	1,931	75	0	10	17	0
4,591	22,314	5,639	326,015	23,655	6,363	56,062	18,877	8,419
4,580	22,279	4,642	210,672	18,807	5,578	55,277	16,777	4,983
11	35	997	115,343	4,848	785	785	2,100	3,436
690	6,147	2,051	43,231	2,978	590	15,077	7,226	2,074
3	0	2	42	10	0	244	0	0
2,147	33,055	7,678	299,299	13,143	1,725	69,418	19,315	8,565
3	0	6	423	0	0	234	7	0
2,529	32,093	3,970	138,482	21,134	2,718	41,025	11,565	10,153
72	209	68	285	94	166	512	435	44

INCOME OF INSURED COMMERCIAL BANKS, BY STATES AND OTHER AREAS, 1971
(Amounts in thousands of dollars)

INCOME ITEM	PENNSYLVANIA	RHODE ISLAND	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE
OPERATING INCOME - TOTAL	2,149,355	129,559	200,975	121,524	568,986
Interest and fees on loans	1,377,765	91,583	127,434	76,418	367,265
Income on federal funds sold and securities purchased under agreements to resell	53,573	1,550	5,238	1,655	17,156
Interest on U.S. Treasury securities	190,005	6,036	14,867	18,200	54,242
Interest and dividends on securities of other U.S. Government agencies and corporations	39,398	1,767	8,653	5,100	17,613
Interest on obligations of States and political subdivisions	205,903	10,685	18,587	9,141	51,266
Interest and dividends on other securities	19,015	948	851	229	3,457
Trust department income	94,020	8,394	3,410	947	9,977
Service charges on deposit accounts	46,786	3,948	11,456	4,711	18,820
Other service charges, collection and exchange charges, commissions, and fees	58,153	2,598	5,974	4,233	15,507
Other operating income	64,737	2,050	4,505	890	13,683
OPERATING EXPENSE - TOTAL	1,732,729	104,265	153,899	96,298	461,664
Salaries and wages of officers and employees	391,253	24,599	52,165	22,188	107,923
Pensions and other employee benefits	73,055	5,810	8,012	3,468	16,833
Interest on deposits	756,170	41,845	43,138	50,145	199,945
Expense of federal funds purchased and securities sold under agreements to repurchase	75,760	2,218	1,962	112	13,441
Interest on other borrowed money	7,865	755	152	50	991
Interest on capital notes and debentures	11,636	21	511	237	1,065
Occupancy expense of bank premises, net	79,140	5,264	7,589	3,229	18,627
Gross occupancy expense	89,316	7,459	8,000	3,924	24,339
Less rental income	10,176	2,195	411	695	5,712
Furniture and equipment, depreciation, rental costs, servicing, etc.	59,903	2,769	7,836	3,238	18,502
Provision for loan losses	38,120	3,492	3,607	2,182	15,474
Other operating expenses	239,827	17,492	28,927	11,449	68,863
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	416,626	25,294	47,076	25,226	107,322
APPLICABLE INCOME TAXES	80,165	7,795	13,288	7,338	26,408
INCOME BEFORE SECURITIES GAINS OR LOSSES	336,461	17,499	33,788	17,888	80,914
NET SECURITIES GAINS OR LOSSES	6,846	295	1,482	714	4,473
Gross	9,347	629	2,862	1,192	8,050
Taxes	2,501	334	1,380	478	3,577
NET INCOME BEFORE EXTRAORDINARY ITEMS	343,307	17,794	35,270	18,602	85,387
EXTRAORDINARY CHARGES OR CREDITS, NET	442	0	87	5-	357
Gross	495	0	118	12-	633
Taxes	53	0	31	7-	276
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	125	0	0	0	26
NET INCOME	343,624	17,794	35,357	18,597	85,718
DIVIDENDS ON CAPITAL - TOTAL	155,681	8,964	11,403	6,508	24,450
Cash dividends declared on common stock	154,984	8,964	11,217	6,508	24,430
Cash dividends declared on preferred stock	697	0	186	0	20
TOTAL PROVISION FOR INCOME TAXES	72,088	7,783	13,617	7,727	27,245
Federal income taxes	71,536	5,764	12,044	6,772	25,347
State and local income taxes	552	2,019	1,573	955	1,898
MEMORANDA					
Recoveries credited to reserves (not included above):					
On loans	11,370	1,090	1,015	1,079	6,072
On securities	772	0	6	0	2
Losses charged to reserves (not included above):					
On loans	66,044	5,600	5,396	3,326	24,519
On securities	567	0	4	0	36
NUMBER OF EMPLOYEES (end of period)	55,594	4,026	8,264	2,891	16,778
NUMBER OF BANKS (end of period)	447	11	99	159	307

TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON	WEST VIRGINIA	WISCONSIN	WYOMING
1,920,589	151,592	67,516	660,451	474,763	215,017	690,069	61,847
1,232,531	99,191	49,681	452,733	302,454	123,742	435,404	40,716
74,983	3,506	1,407	10,345	24,191	8,802	18,107	1,036
154,838	14,685	5,538	54,589	30,895	34,030	96,930	8,595
59,806	2,409	649	18,650	7,351	10,113	18,881	1,023
169,839	12,048	4,809	57,548	36,249	23,072	52,429	4,782
10,558	385	499	1,329	2,494	1,217	4,446	149
41,834	2,905	1,016	14,011	12,809	3,413	14,115	463
83,229	8,795	2,437	21,174	29,316	4,239	16,974	2,644
50,572	5,515	734	18,932	16,038	3,878	18,131	1,548
42,399	2,153	746	11,140	12,966	2,511	14,652	891
1,545,173	118,807	57,323	546,840	414,115	163,612	573,683	50,850
347,735	28,618	12,879	128,120	113,756	36,148	122,356	11,712
46,103	3,931	1,878	21,813	16,943	4,852	21,742	1,543
619,912	51,602	28,942	236,595	147,978	78,713	294,090	23,186
71,488	3,457	106	7,451	29,037	2,571	10,069	231
12,725	1,928	97	1,506	426	133	588	248
2,101	175	239	624	207	194	2,145	182
53,782	3,964	2,402	23,440	22,200	6,094	23,125	2,228
96,134	5,608	2,776	27,479	27,894	8,692	28,119	2,551
42,352	1,644	374	4,039	5,694	2,598	4,994	323
59,034	4,951	2,290	20,602	16,438	5,845	20,944	1,633
71,971	2,788	976	14,268	12,973	3,174	8,248	2,229
260,322	17,393	7,514	92,421	54,157	25,888	70,376	7,658
375,416	32,785	10,193	113,611	60,648	51,405	116,386	10,997
97,214	10,985	2,193	26,062	11,177	12,414	31,462	3,118
278,202	21,800	8,000	87,549	49,471	38,991	84,924	7,879
16,268	2,086	574	3,210	2,743	2,553	4,524	456
24,286	2,382	1,080	5,493	4,839	3,941	7,586	665
8,018	296	506	2,283	2,096	1,388	3,062	209
294,470	23,886	8,574	90,759	52,214	41,544	89,448	8,335
292-	18	12	76	138-	164-	137	18
533-	28	10	88	293-	235-	4-	19
241-	10	2-	12	155-	71-	141-	1
14	12-	0	19	3	0	4	0
294,164	23,916	8,586	90,816	52,073	41,380	89,581	8,353
104,751	9,282	2,958	36,821	19,139	10,380	32,503	3,369
104,714	9,279	2,928	36,821	19,139	10,380	32,480	3,349
37	3	30	0	0	0	23	20
99,393	10,942	2,321	23,822	10,402	12,933	32,465	3,841
99,294	10,059	2,009	23,721	10,400	12,842	24,708	3,841
99	883	312	101	2	91	7,757	0
37,070	569	356	5,542	3,543	1,188	3,163	916
43	0	0	0	0	2	33	0
117,365	3,290	1,412	22,342	21,619	4,026	11,874	2,530
694	0	0	0	0	2	17	0
49,695	4,987	2,073	20,306	14,508	5,674	17,983	1,630
1,207	50	41	245	90	199	607	71

INCOME OF INSURED MUTUAL SAVINGS BANKS, BY STATE AND OTHER AREAS, 1971
(Amounts in thousands of dollars)

INCOME ITEM	ALL STATES AND OTHER AREAS	CONNECTICUT	INDIANA	MAINE	MARYLAND
OPERATING INCOME - TOTAL	4,529,014	409,717	8,730	70,514	62,502
Interest and fees on real estate mortgage loans, net	3,275,859	302,199	5,130	45,902	34,880
Interest and fees on real estate mortgage loans, gross	3,344,057	304,913	5,138	46,361	35,032
Less: Mortgage servicing fees	68,198	2,714	8	459	152
Interest and fees on other loans	163,675	22,803	376	4,137	8,929
Interest on U.S. Government and agency securities	268,370	22,082	2,638	6,426	9,054
Interest on corporate bonds	546,033	24,261	52	8,546	4,655
Interest on state, county, and municipal obligations	12,789	1,388	160	266	223
Interest on other bonds, notes, and debentures	75,489	6,713	25	804	410
Dividends on corporate stock	105,592	24,207	0	3,803	263
Income from service operations	27,669	2,653	57	490	1,243
Other operating income	53,538	3,411	292	140	2,845
OPERATING EXPENSES - TOTAL	581,693	60,987	2,368	10,277	11,250
Salaries	243,446	25,747	1,038	4,213	5,180
Pensions and other employee benefits	55,944	6,478	133	685	850
Interest on borrowed money	7,862	505	42	12	0
Occupancy expense of bank premises (including taxes, depreciation, maintenance, rentals), net	71,113	6,630	202	1,079	1,101
Furniture and equipment (including recurring depreciation)	28,365	3,710	85	644	408
Actual net loan losses (charge-offs less recoveries)	3,328	541	0	161	248
Other operating expenses	171,635	17,376	867	3,483	3,463
NET OPERATING INCOME BEFORE INTEREST AND DIVIDENDS ON DEPOSITS	3,947,321	348,730	6,362	60,237	51,252
INTEREST AND DIVIDENDS ON DEPOSITS - TOTAL	3,418,845	292,534	5,549	50,222	45,190
Savings deposits	3,058,645	269,932	3,376	45,509	44,280
Other time deposits	360,200	22,602	2,173	4,613	910
NET OPERATING INCOME AFTER INTEREST AND DIVIDENDS ON DEPOSITS	528,476	56,196	813	10,015	6,062
NET REALIZED GAINS (OR LOSSES) ON - TOTAL	58,286-	5,069-	40	759-	373
Securities	44,290-	4,229-	20	680-	366
Real estate mortgage loans	12,133-	1,213-	18	21-	54
Real estate	1,690-	17	2	46-	0
Other transactions	173-	356	0	12-	47-
LESS MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
NET INCOME BEFORE TAXES	470,190	51,127	853	9,256	6,435
FRANCHISE AND INCOME TAXES - TOTAL	126,601	13,850	289	1,345	1,880
Federal income tax	63,833	3,285	255	1,249	1,539
State and local franchise and income taxes	62,768	10,565	34	96	341
NET INCOME	343,589	37,277	564	7,911	4,555
MEMORANDA					
Change in surplus accounts, net	486,234	39,248	612	6,229	4,552
Discount on securities, total	16,513	1,032	0	12	1
NUMBER OF EMPLOYEES (end of period)	30,134	3,285	146	676	794
NUMBER OF BANKS (end of period)	327	68	4	31	5

MASSACHU-SETTS	NEW HAMPSHIRE	NEW JERSEY	NEW YORK	PENNSYLVANIA	RHODE ISLAND	VERMONT	WASHINGTON	WISCONSIN	OTHER STATES OR AREAS[25]
141,588	80,514	226,757	2,933,152	301,647	80,259	21,352	106,533	2,612	83,137
97,096	55,596	150,199	2,179,777	190,248	56,420	17,268	82,689	1,714	56,741
98,695	56,200	152,479	2,228,747	198,605	58,016	17,391	82,942	1,729	57,809
1,599	604	2,280	48,970	8,357	1,596	123	253	15	1,068
5,195	6,957	3,680	92,416	6,025	5,950	1,469	3,311	68	2,359
15,235	6,509	21,800	143,242	21,313	5,021	1,736	8,341	271	4,702
16,429	3,856	41,186	358,592	62,630	5,040	359	6,999	391	13,037
494	187	529	7,791	1,231	58	50	220	52	140
986	1,851	3,591	44,139	10,340	1,913	96	2,449	59	2,113
3,820	4,378	1,931	54,449	5,065	4,623	165	510	2	2,376
603	539	2,062	16,218	887	743	132	484	42	1,516
1,730	641	1,779	36,528	3,908	491	77	1,530	13	153
16,880	11,154	30,925	354,910	35,097	13,673	3,210	17,392	529	13,041
7,097	4,846	13,483	145,004	15,876	6,359	1,370	7,725	236	5,272
1,422	917	3,140	34,714	3,643	1,436	221	1,390	35	880
0	6	108	5,461	839	85	125	10	0	669
2,296	1,023	3,514	46,003	4,095	1,486	310	2,049	84	1,241
714	445	2,263	14,907	1,923	801	294	1,321	49	800
50	258	71	1,610	64	260	9	27-	7	76
5,301	3,659	8,346	107,211	8,657	3,246	881	4,924	118	4,103
124,708	69,360	195,832	2,578,242	266,550	66,586	18,142	89,141	2,083	70,096
112,593	57,556	172,170	2,236,313	235,304	57,314	16,475	72,992	1,752	62,881
111,642	54,659	146,717	1,998,827	187,486	56,437	12,801	62,760	1,456	62,663
951	2,897	25,453	237,486	47,818	877	3,674	10,232	296	218
12,115	11,804	23,662	341,929	31,246	9,272	1,667	16,149	331	7,215
398	1,255-	3,984-	45,713-	662-	872	116	1,803-	51-	789-
457	1,229-	4,042-	33,245-	622-	1,730	79	1,808-	53-	1,034-
9-	17-	207-	10,753-	23-	312-	35	104	3	208
42-	16	313-	983-	13-	387-	9	20	1	29
8-	25-	578	732-	4-	159-	7-	119-	2-	8
0	0	0	0	0	0	0	0	0	0
12,513	10,549	19,678	296,216	30,584	10,144	1,783	14,346	280	6,426
3,654	2,237	3,642	85,103	7,276	3,065	386	3,374	18	482
1,470	1,717	3,642	40,923	4,654	1,118	337	3,350	14	280
2,184	520	0	44,180	2,622	1,947	49	24	4	202
8,859	8,312	16,036	211,113	23,308	7,079	1,397	10,972	262	5,944
18,412	8,581	15,852	341,541	25,887	6,587	1,396	10,934	263	6,140
1,664	105	546	11,662	570	725	14	110	6	66
891	658	1,786	16,539	2,392	1,224	176	890	32	645
8	30	20	120	8	7	6	9	3	8

Technical Notes

The basic data for this report on current bank assets, liabilities, capital accounts, and income were derived from the December 31, 1971, Report of Condition and the 1971 Report of Income. The forms used for commercial banks were the revised ones that the Federal bank supervisory agencies have used since June 30, 1969. The technical notes in the report for December 31, 1969, *Assets and Liabilities—Commercial and Mutual Savings Banks,* discuss in detail the differences between the commercial bank Report of Condition forms used before and after 1969. The forms used for Mutual Savings Banks were revised for the December 31, 1971, call. As a result, some items are not exactly comparable to those of previous years; other items are new and have no earlier counterparts. Footnotes to the items concerned identify what changes have been made.

The number of banks, other than national, as shown in this report by state may not always agree with the totals published by the various state banking departments. For some states, the figures presented here include a few institutions that the state reports do not tabulate as banks; for others, the totals exclude some facilities that the state publications count as banks. The line of demarcation between the definitions for banks and for other types of financial institutions is not always clear. In this report, provision of deposit facilities for the general public is the chief criterion; however, trust companies engaged in general fiduciary business, though not in deposit banking, are included. Credit unions and savings and loans are excluded, except for a few which accept deposits under the terms of special charters.

Noninsured bank figures were obtained chiefly from state banking authorities. The number of banks for which data were not available are: one for December 31, 1971; one for June 30, 1971; two for December 31, 1970; two for December 31, 1969; two for December 31, 1968; and three for December 30, 1967.

Footnotes

1. Amounts shown as deposits are special accounts and uninvested trust funds, with the latter classified as demand deposits of individuals, partnerships, and corporations.

2. For the definition of "Other Areas" and the banks they include, see page 125. Only asset and liability data are included for branches of banks headquartered in 1 of the 50 states; because no capital is allocated to these branches, they are excluded from the computation of ratios of capital accounts to assets.

3. Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

4. Except for 1 bank in Maine, all mutual savings banks not insured by the FDIC are located in Massachusetts. Data for these banks have been combined to avoid disclosure.

5. Before June 30, 1971, Farmers Home Administration insured notes were included in "Real estate loans secured by farmland." These notes are now included in "Securities of other U.S. Government agencies and corporations."

6. Prior to June 30, 1971, "Mobile homes, not including travel trailers" were combined with "Other retail consumer goods."

7. Figures for December 1967 to June 1971 securities and loans have been revised to a gross basis.

8. Prior to December 31, 1971, data were not reported separately.

9. Corporate bonds were included with other bonds, notes, and debentures before December 31, 1971.

10. Federal funds sold were included with loans to banks prior to December 31, 1971.

11. Before December 31, 1970, real estate loans secured by multifamily (5 or more) residential properties were combined with those secured by 1- to 4-family residential properties.

12. A listing of loans and discounts is omitted in those states and areas where there are fewer than 3 noninsured banks.

13. Arizona: Includes 1 member bank of the Federal Reserve System and 9 nonmembers.

14. Delaware: Includes 2 member banks of the Federal Reserve System and 11 nonmembers.

15. District of Columbia: Includes 1 member bank of the Federal Reserve System and 2 nonmembers.

16. Hawaii: Includes 1 national bank and 6 nonmembers.

17. Nevada: Includes 1 member bank of the Federal Reserve System and 3 nonmembers.

18. New Hampshire: Includes 1 member bank of the Federal Reserve System and 23 nonmembers.

19. New York: Includes asset and liability data for 15 insured branches of 3 insured nonmember Puerto Rico banks.

20. Includes asset and liability figures for 18 branches of foreign banks (tabulated as banks) licensed to do a deposit business in the state of New York. Capital is not allocated to these branches by the parent banks.

21. North Carolina: Includes 1 member bank of the Federal Reserve System and 70 nonmembers.

22. Includes asset and liability figures for 2 branches of foreign banks (tabulated as banks) licensed to do a deposit business in the state of Oregon.

23. Includes asset and liability figures for 1 branch of a foreign bank (tabulated as a bank) licensed to do a deposit business in the state of Washington.

24. Includes asset and liability figures for branches of foreign banks (tabulated as banks): 2 in Puerto Rico and 6 in the Virgin Islands.

25. Includes all of the following banks: 2 in Alaska, 2 in Delaware, and 1 each in Minnesota, Ohio, Oregon, and Puerto Rico.

26. Excludes data for branches in U.S. possessions and trust territories of banks headquartered in the United States and for 15 insured branches, in New York, of 3 insured nonmember banks in Puerto Rico.

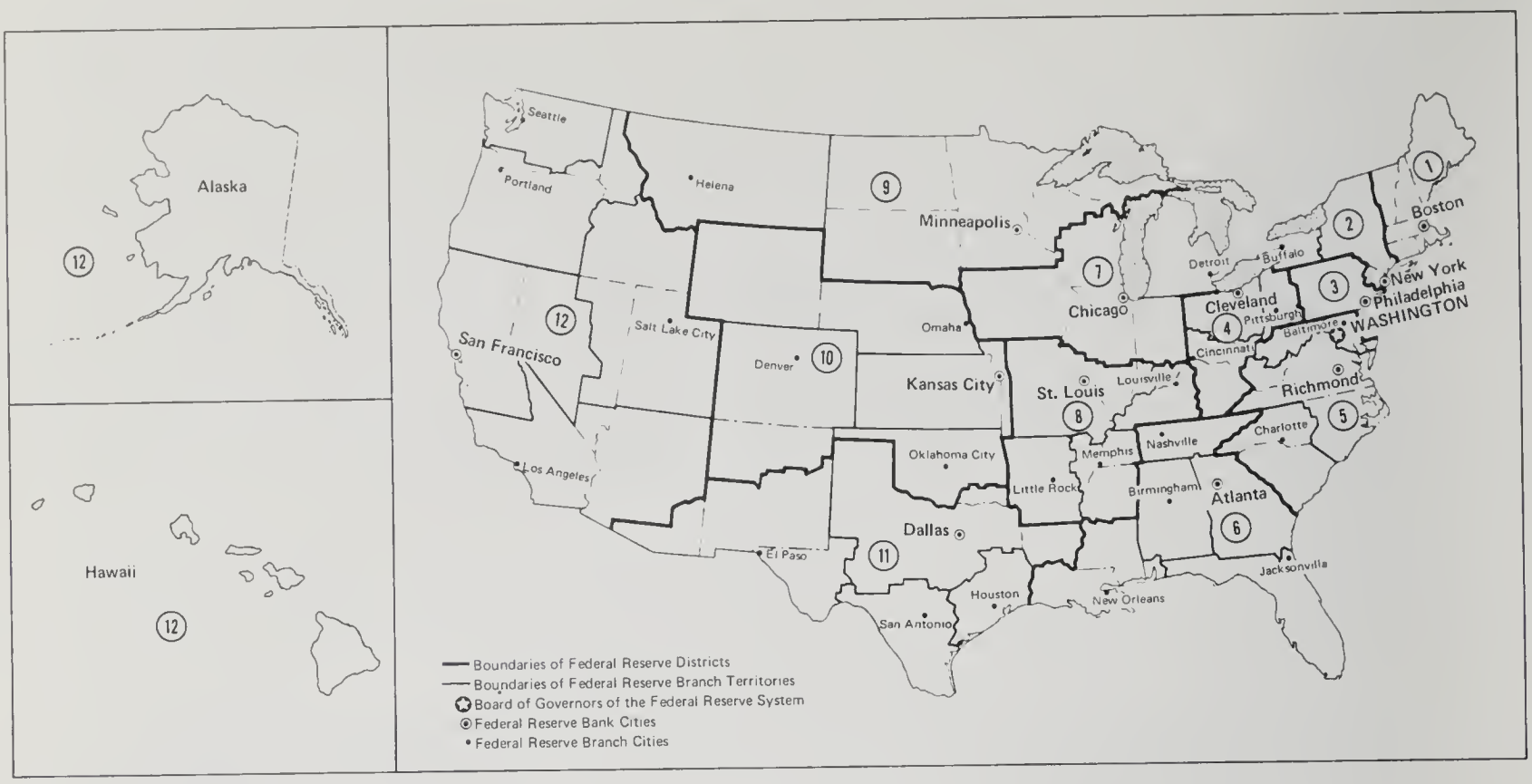
DEFINITION OF "OTHER AREAS"

Area	Insured Branches	Noninsured Branches	Operated by Insured Bank in
Pacific Islands			
U.S. Possessions			
American Samoa	1	0	Hawaii
Guam	4	0	California
	2	0	Hawaii
	2	0	Hawaii
	2	0	New York
Midway Islands	0	1	Hawaii
Wake Island	0	1	Hawaii
Trust Territories			
Caroline Islands	0	1	California
	0	3	Hawaii
Mariana Islands	0	2	California
	0	1	Hawaii
Marshall Islands	0	1	California
	0	2	Hawaii
Canal Zone	0	1	New York
	0	1	New York
Puerto Rico	7	0	New York
	12	0	New York
Virgin Islands	3	0	California
	9	0	New York
	5	0	New York
Total	47	14	

Area	Insured Commercial Banks	Insured Mutual Savings Banks	Noninsured Banks
Puerto Rico	8	1	5
Virgin Islands	2	0	6
Total	10	1	11

Note: Data for these branches are not included in the figures for the states in which the parent banks are located.

FEDERAL RESERVE SYSTEM



FEDERAL RESERVE BANKS

Presidents and Addresses

Boston	Frank E. Morris 30 Pearl Street Boston, Massachusetts 02106	**Chicago**	Robert P. Mayo 230 South LaSalle Street P.O. Box 834 Chicago, Illinois 60690
New York	Alfred Hayes 33 Liberty Street New York, New York 10045	**St. Louis**	Darryl R. Francis 411 Locust Street P.O. Box 442 St. Louis, Missouri 63166
Philadelphia	David P. Eastburn 925 Chestnut Street Philadelphia, Pennsylvania 19101	**Minneapolis**	Bruce K. MacLaury 73 South Fifth Street Minneapolis, Minnesota 55480
Cleveland	Willis J. Winn 1455 East Sixth Street P. O. Box 6387 Cleveland, Ohio 44101	**Kansas City**	George H. Clay 925 Grand Avenue Federal Reserve Station Kansas City, Missouri 64198
Richmond	Aubrey N. Heflin 100 North Ninth Street Richmond, Virginia 23261	**Dallas**	Philip E. Coldwell 400 South Akard Street Station K Dallas, Texas 75222
Atlanta	Monroe Kimbrel 104 Marietta Street, N.W. Atlanta, Georgia 30303	**San Francisco**	Eliot J. Swan 400 Sansome Street San Francisco, California 94120

FEDERAL DEPOSIT INSURANCE CORPORATION REGIONAL OFFICES

Regional Directors and Addresses

Atlanta	Lewis C. Beasley 2 Peachtree St., N.W., Suite 3030 Atlanta, Georgia 30303
Boston	Mark J. Laverick 2 Center Plaza, Room 810 Boston, Massachusetts 02108
Chicago	John J. Early 164 West Jackson Blvd., Rm. 1500 Chicago, Illinois 60604
Columbus	William D. Allen 37 West Broad Street, Suite 600 Columbus, Ohio 43215
Dallas	Quinton Thompson 300 North Ervay Street, Suite 3300 Dallas, Texas 75201
Madison	Wallace A. Ryen 110 E. Main Street, Room 715 Madison, Wisconsin 53703
Memphis	James W. Thompson 165 Madison Avenue, Suite 1010 Memphis, Tennessee 38103
Minneapolis	Roger B. West 109 South 7th Street, Suite 710 Minneapolis, Minnesota 55402
New York	Claude C. Phillippe 345 Park Avenue New York, New York 10022
Omaha	Burton L. Blasingame 1700 Farnam Street, Suite 1200 Omaha, Nebraska 68102
Philadelphia	Charles E. Doster 5 Penn Center Plaza, Suite 2901 Philadelphia, Pennsylvania 19103
Richmond	James A. Davis 908 E. Main Street, Suite 435 Richmond, Virginia 23219
St. Louis	Robert V. Shumway 720 Olive Street, Suite 2909 St. Louis, Missouri 63101
San Francisco	Walter W. Smith 44 Montgomery Street, Suite 3600 San Francisco, California 94104

COMPTROLLER OF THE CURRENCY REGIONAL OFFICES

Regional Administrators and Addresses

Boston	John L. Donovan 3 Center Plaza, Suite P400 Boston, Massachusetts 02108
New York	Charles M. Van Horn 33 Liberty Street, Room 520 New York, New York 10005
Philadelphia	R. Coleman Egertson 3 Parkway, Suite 1316 Philadelphia, Pennsylvania 19102
Cleveland	Charles B. Hall 1 Erieview Plaza Cleveland, Ohio 44114
Richmond	Page D. Cranford Federal Office Building 400 N. Eighth Street, Room 5215 Richmond, Virginia 23240
Atlanta	Joseph M. Ream 1510 1st Nat. Bank Tower 2 Peachtree Street, N. W. Atlanta, Georgia 30303
Chicago	Joseph G. Lutz 164 West Jackson Blvd., Room 715 Chicago, Illinois 60604
Memphis	John W. Shaffer, Jr. 1st Nat. Bank Bldg. 165 Madison Avenue, Room 1900 Memphis, Tennessee 38103
Minneapolis	Donald B. Smith 822 Marquette Ave., Room 300 Minneapolis, Minnesota 55402
Kansas City	John R. Burt 911 Main Street, Suite 2616 Kansas City, Missouri 64105
Dallas	Michael Doman 1401 Elm Street, Suite 4500 Dallas, Texas 75202
Denver	John R. Thomas 1600 Broadway, Suite 1800 Denver, Colorado 80202
Portland	H. Joe Selby 707 S. W. Washington St., Rm. 900 Portland, Oregon 97205
San Francisco	Arnold E. Larsen 555 California Street, Suite 3939 San Francisco, California 94104

Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429

P-8020-04-71

Commerce

January 10, 1972

ASSETS AND LIABILITIES--COMMERCIAL AND MUTUAL SAVINGS BANKS--ERRATA TABLES

The enclosed set of tables reflects corrected figures for assets, liabilities, and capital accounts for Federal Reserve member banks by class of bank and by Federal Reserve District. They replace the original tables, published on pages 16-33 of the June 30, 1971, publication Assets and Liabilities--Commercial and Mutual Savings Banks, which contained a number of relatively minor errors.

THE LIBRARY OF THE
JAN 31 1972
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

FEDERAL DEPOSIT INSURANCE CORPORATION
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
OFFICE OF THE COMPTROLLER OF THE CURRENCY

332.1
F31ca
1971
Je
Reference

Commerce

CORRECTED FIGURES FOR ASSETS, LIABILITIES, AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971

NOVEMBER 1971

THE LIBRARY OF THE
JAN 31 1972
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	84,753,801	60,180,088	26,199,559	3,079,853	30,900,676	24,573,713
Currency and coin	5,870,484	2,414,962	466,472	126,245	1,822,245	3,455,522
Reserve with Federal Reserve banks (member banks)	24,067,449	16,101,716	4,716,307	991,123	10,394,286	7,965,733
Demand balances with banks in U.S. (except American branches of foreign banks)	11,730,585	4,636,495	1,132,468	245,814	3,258,213	7,094,090
Other balances with banks in United States	1,241,856	872,992	60,864	1,047	811,081	368,864
Balances with banks in foreign countries	349,236	282,684	84,523	59,409	138,752	66,552
Cash items in process of collection	41,494,191	35,871,239	19,738,925	1,656,215	14,476,099	5,622,952
SECURITIES - TOTAL	118,743,696	58,780,983	13,815,931	4,700,057	40,264,995	59,962,713
U.S. Treasury securities	44,050,423	21,404,264	5,116,306	1,735,794	14,552,164	22,646,159
Securities of other U.S. Government agencies and corps	9,971,248	3,621,410	921,757	258,650	2,441,003	6,349,838
Obligations of States and subdivisions	61,990,707	32,287,810	7,298,336	2,580,521	22,408,953	29,702,897
Other securities	2,731,318	1,467,499	479,532	125,092	862,875	1,263,819
INVESTMENT SECURITIES - TOTAL	114,660,427	54,966,950	12,475,771	4,214,405	38,276,774	59,693,477
U.S. Treasury securities	42,124,985	19,557,051	4,607,532	1,451,444	13,498,075	22,567,934
Securities of other U.S. Government agencies and corps	9,339,401	3,025,962	626,000	207,157	2,192,805	6,313,439
Obligations of States and subdivisions	60,504,910	30,954,660	6,763,208	2,431,876	21,759,576	29,550,250
Other securities	2,691,131	1,429,277	479,031	123,928	826,318	1,261,654
TRADING ACCOUNT SECURITIES - TOTAL	4,083,269	3,814,033	1,340,160	485,652	1,988,221	269,236
U.S. Treasury securities	1,925,438	1,847,213	508,774	284,350	1,054,089	78,225
Securities of other U.S. Government agencies and corps	631,847	595,448	295,757	51,493	248,198	36,399
Obligations of States and subdivisions	1,485,797	1,333,150	535,128	148,645	649,377	152,647
Other securities	40,187	38,222	501	1,164	36,557	1,965
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	12,040,844	6,618,667	996,393	612,300	5,009,974	5,422,177
With domestic commercial banks	11,244,792	5,920,126	790,380	557,300	4,572,446	5,324,666
With brokers and dealers in securities	556,692	500,105	148,500	55,000	296,605	56,587
With others	239,360	198,436	57,513	0	140,923	40,924
OTHER LOANS AND DISCOUNTS - TOTAL	248,126,962	149,587,442	46,246,913	11,164,231	92,176,298	98,539,520
Real estate loans - total	56,993,847	25,785,703	4,202,283	861,194	20,722,226	31,208,144
Secured by farmland	1,872,723	252,112	1,473	3,567	247,072	1,620,611
Secured by residential properties:						
Secured by 1- to 4-family residential properties:						
Insured by Federal Housing Administration	6,366,371	3,843,495	297,353	46,227	3,499,915	2,522,876
Guaranteed by Veterans Administration	2,226,669	1,240,055	224,314	22,882	992,859	986,614
Not insured or guaranteed by FHA or VA	25,040,104	9,706,948	1,156,556	394,883	8,155,509	15,333,156
Secured by multifamily (5 or more) residential properties:						
Insured by Federal Housing Administration	615,674	388,910	107,460	54,466	226,984	226,764
Not insured by FHA	2,445,969	1,674,128	362,894	75,066	1,236,168	771,841
Secured by other properties	18,426,337	8,680,055	2,052,233	264,103	6,363,719	9,746,282
Loans to domestic commercial and foreign banks	2,496,292	2,217,141	1,106,431	218,158	892,552	279,151
Loans to other financial institutions	15,770,334	13,192,953	4,210,122	1,465,489	7,517,342	2,577,381
Loans to brokers and dealers in securities	5,332,921	4,981,059	3,821,929	372,980	786,150	351,862
Other loans for purchasing or carrying securities	3,024,330	2,301,554	637,465	245,164	1,418,925	722,776
Loans to farmers (excluding loans on real estate)	7,094,691	1,661,576	19,722	40,851	1,601,003	5,433,115
Commercial and industrial loans (incl. open market paper	98,589,260	71,651,349	26,947,860	6,514,689	38,188,800	26,937,911
Other loans to individuals - total	52,047,383	22,923,742	3,916,067	1,078,423	17,929,252	29,123,641
Passenger automobile instalment loans	16,604,093	5,816,981	341,837	118,571	5,356,573	10,787,112
Credit cards and related plans:						
Retail (charge account) credit card plans	3,531,572	2,494,871	460,817	105,635	1,928,419	1,036,701
Check credit and revolving credit plans	1,191,037	830,866	191,193	19,864	619,809	360,171
Other retail consumer instalment loans:						
Mobile homes, not including travel trailers	2,849,103	982,211	2,285	23,569	956,357	1,866,892
Other retail consumer goods	3,082,377	1,139,495	124,595	106,225	908,675	1,942,882
Residential repair and modernization instalment loans	2,885,888	1,339,039	176,771	34,048	1,128,220	1,546,849
Other instalment loans for personal expenditures	7,820,217	3,039,719	821,924	146,782	2,071,013	4,780,498
Single-payment loans for personal expenditures	14,083,096	7,280,560	1,796,645	523,729	4,960,186	6,802,536
All other loans (including overdrafts)	6,777,904	4,872,365	1,385,034	367,283	3,120,048	1,905,539
TOTAL LOANS AND SECURITIES	378,911,502	214,987,092	61,059,237	16,476,588	137,451,267	163,924,410
Bank premises, furniture and fixtures, and other assets representing bank premises	7,725,562	4,336,353	895,898	329,303	3,111,152	3,389,209
Real estate owned other than bank premises	285,409	151,932	19,181	1,631	131,120	133,477
Investments in subsidiaries not consolidated	772,025	755,958	348,417	58,458	349,083	16,067
Customers' liability on acceptances outstanding	3,795,618	3,682,167	2,410,997	175,048	1,096,122	113,451
Other assets	6,674,492	4,882,991	1,833,956	356,343	2,692,692	1,791,501
TOTAL ASSETS	482,918,409	288,976,581	92,767,245	20,477,224	175,732,112	193,941,828

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	ALL DISTRICTS					
	ALL MEMBER BANKS	RESERVE CITY BANKS				COUNTRY BANKS
		TOTAL	NEW YORK	CHICAGO	OTHER	
BUSINESS AND PERSONAL DEPOSITS - TOTAL	323,169,390	176,993,684	50,261,556	12,105,003	114,627,125	146,175,706
Individuals, partnerships, and corporations - demand	141,490,974	82,790,569	25,401,953	6,067,743	51,320,873	58,700,405
Individuals, partnerships, and corporations - time	171,023,584	85,504,785	18,827,369	5,826,139	60,851,277	85,518,799
Savings deposits	83,665,588	39,597,186	6,179,526	2,159,915	31,257,745	44,068,402
Deposits accumulated for payment of personal loans	535,890	124,850	0	13	124,837	411,040
Other deposits of individuals, partnerships, and corps	86,822,106	45,782,749	12,647,843	3,666,211	29,468,695	41,039,357
Certified and officers' checks, letters of credit, travelers' checks, etc.	10,654,832	8,698,330	6,032,234	211,121	2,454,975	1,956,502
GOVERNMENT DEPOSITS - TOTAL	40,984,315	21,148,248	3,952,704	1,413,394	15,782,150	19,836,067
United States Government - demand	6,984,258	4,470,644	1,198,884	317,743	2,954,017	2,513,614
United States Government - time	462,381	319,734	68,302	2,665	248,767	142,647
States and subdivisions - demand	12,966,525	4,857,474	789,060	352,197	3,716,217	8,109,051
States and subdivisions - time	20,571,151	11,500,396	1,896,458	740,789	8,863,149	9,070,755
DOMESTIC INTERBANK DEPOSITS - TOTAL	29,473,051	26,218,337	14,381,024	1,521,989	10,315,324	3,254,714
Commercial banks in the United States - demand	26,635,776	23,911,465	13,033,978	1,437,731	9,439,756	2,724,311
Commercial banks in the United States - time	1,462,753	1,274,128	758,278	83,210	432,640	188,625
Mutual savings banks in the United States - demand	969,989	662,499	470,298	1,048	191,153	307,490
Mutual savings banks in the United States - time	404,533	370,245	118,470	0	251,775	34,288
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	7,994,934	7,886,026	5,114,327	595,654	2,176,045	108,908
Foreign governments, central banks, etc. - demand	742,838	738,795	592,456	16,485	129,854	4,043
Foreign governments, central banks, etc. - time	4,779,330	4,731,809	2,744,500	526,669	1,460,640	47,521
Banks in foreign countries - demand	2,359,611	2,303,104	1,716,690	51,150	535,264	56,507
Banks in foreign countries - time	113,155	112,318	60,681	1,350	50,287	837
TOTAL DEPOSITS	401,621,690	232,246,295	73,709,611	15,636,040	142,900,644	169,375,395
Demand	202,804,803	128,432,880	49,235,553	8,455,218	70,742,109	74,371,923
Time	198,816,887	103,813,415	24,474,058	7,180,822	72,158,535	95,003,472
MISCELLANEOUS LIABILITIES - TOTAL	40,202,975	31,976,834	10,955,781	2,891,675	18,129,378	8,226,141
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	19,947,020	17,769,715	4,275,914	1,985,493	11,508,308	2,177,305
Other liabilities for borrowed money	1,782,763	1,273,655	254,926	373,759	644,970	509,108
Mortgage indebtedness	494,690	339,063	84,341	5,982	248,740	155,627
Acceptances outstanding	3,875,520	3,758,036	2,478,471	175,581	1,103,984	117,484
Other liabilities	14,102,982	8,836,365	3,862,129	350,860	4,623,376	5,266,617
TOTAL LIABILITIES	441,824,665	264,223,129	84,665,392	18,527,715	161,030,022	177,601,536
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	1,097	576	0	0	576	521
RESERVES ON LOANS AND SECURITIES - TOTAL	5,262,748	3,429,782	1,241,471	312,580	1,875,731	1,832,966
Reserve for bad debt losses on loans	5,061,552	3,346,703	1,241,471	302,964	1,802,268	1,714,849
Other reserves on loans	68,980	18,543	0	2,324	16,219	50,437
Reserves on securities	132,216	64,536	0	7,292	57,244	67,680
CAPITAL ACCOUNTS - TOTAL	35,829,899	21,323,094	6,860,382	1,636,929	12,825,783	14,506,805
Capital notes and debentures	2,289,050	1,851,803	735,277	39,454	1,077,072	437,247
Equity capital - total	33,540,849	19,471,291	6,125,105	1,597,475	11,748,711	14,069,558
Preferred stock	97,537	79,641	40,524	0	39,117	17,896
Common stock	9,095,334	5,344,705	1,687,330	511,961	3,145,414	3,750,629
Surplus	15,402,761	9,450,404	3,061,415	749,320	5,639,669	5,952,357
Undivided profits	8,144,539	4,118,145	1,233,086	204,344	2,680,715	4,026,394
Reserve for contingencies and other capital reserves	800,678	478,396	102,750	131,850	243,796	322,282
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	482,918,409	288,976,581	92,767,245	20,477,224	175,732,112	193,941,828
MEMORANDA						
Demand deposits adjusted[1]	127,690,578	64,179,532	15,263,766	5,043,529	43,872,237	63,511,046
Average of total deposits for the 15 calendar days ending with call date	389,706,588	221,556,292	67,907,423	15,011,803	138,637,066	168,150,296
Average of total loans for the 15 calendar days ending with call date	249,264,130	150,052,786	45,850,570	11,213,859	92,988,357	99,211,344
Unearned discount on instalment loans included in total capital accounts	102,422	0	0	0	0	102,422
PERCENTAGES						
OF TOTAL ASSETS:						
Cash and balances with other banks	17.6	20.8	28.2	15.0	17.6	12.7
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	10.7	7.8	5.6	8.1	8.9	14.9
Other securities	13.9	12.5	9.3	14.9	14.0	16.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	53.9	54.1	50.9	57.5	55.3	53.6
Other assets	4.0	4.8	5.9	4.5	4.2	2.8
Total capital accounts	7.4	7.4	7.4	8.0	7.3	7.5
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:						
Total capital accounts	10.1	10.2	11.1	10.3	9.8	9.9
NUMBER OF BANKS	5,737	177	12	9	156	5,560

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,501,527	1,790,840	3,292,367	2,595,533	696,834
Currency and coin	45,613	305,523	351,136	269,504	81,632
Reserve with Federal Reserve banks (member banks)	425,900	515,995	941,895	716,785	225,110
Demand balances with banks in U.S. (except American branches of foreign banks)	118,415	296,398	414,813	326,116	88,697
Other balances with banks in United States	61,710	10,261	71,971	69,125	2,846
Balances with banks in foreign countries	14,080	16,132	30,212	15,720	14,492
Cash items in process of collection	835,809	646,531	1,482,340	1,198,283	284,057
SECURITIES - TOTAL	1,710,954	3,125,123	4,836,077	3,494,657	1,341,420
U.S. Treasury securities	540,474	833,418	1,373,892	1,080,766	293,126
Securities of other U.S. Government agencies and corps.	140,114	109,012	249,126	144,365	104,761
Obligations of States and subdivisions	1,000,710	2,113,153	3,113,863	2,196,547	917,316
Other securities	29,656	69,540	99,196	72,979	26,217
INVESTMENT SECURITIES - TOTAL	1,588,745	3,084,821	4,673,566	3,350,223	1,323,343
U.S. Treasury securities	508,362	831,479	1,339,841	1,049,056	290,785
Securities of other U.S. Government agencies and corps.	129,194	109,012	238,206	133,445	104,761
Obligations of States and subdivisions	921,533	2,074,790	2,996,323	2,094,743	901,580
Other securities	29,656	69,540	99,196	72,979	26,217
TRADING ACCOUNT SECURITIES - TOTAL	122,209	40,302	162,511	144,434	18,077
U.S. Treasury securities	32,112	1,939	34,051	31,710	2,341
Securities of other U.S. Government agencies and corps.	10,920	0	10,920	10,920	0
Obligations of States and subdivisions	79,177	38,363	117,540	101,804	15,736
Other securities	0	0	0	0	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	186,911	128,730	315,641	283,006	32,635
With domestic commercial banks	103,911	100,090	204,001	171,366	32,635
With brokers and dealers in securities	0	19,375	19,375	19,375	0
With others	83,000	9,265	92,265	92,265	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,614,259	7,092,272	10,706,531	8,283,779	2,422,752
Real estate loans - total	333,291	2,230,218	2,563,509	2,003,326	560,183
Secured by farmland	0	18,018	18,018	15,145	2,873
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	7,321	130,765	138,086	118,683	19,403
Guaranteed by Veterans Administration	4,241	37,961	42,202	34,055	8,147
Not insured or guaranteed by FHA or VA	49,506	1,108,592	1,158,098	902,007	256,091
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	47,632	3,704	51,336	48,129	3,207
Not insured by FHA	36,996	53,582	90,578	69,030	21,548
Secured by other properties	187,595	877,596	1,065,191	816,277	248,914
Loans to domestic commercial and foreign banks	43,584	11,141	54,725	41,339	13,386
Loans to other financial institutions	477,832	262,332	740,164	584,755	155,409
Loans to brokers and dealers in securities	28,193	16,870	45,063	30,972	14,091
Other loans for purchasing or carrying securities	23,498	11,839	35,337	30,634	4,703
Loans to farmers (excluding loans on real estate)	2,930	32,442	35,372	29,906	5,466
Commercial and industrial loans (incl. open market paper)	2,207,307	2,363,625	4,570,932	3,631,950	938,982
Other loans to individuals - total	441,326	1,988,821	2,430,147	1,748,890	681,257
Passenger automobile instalment loans	53,269	632,363	685,632	507,203	178,429
Credit cards and related plans:					
Retail (charge account) credit card plans	63,333	131,204	194,537	109,506	85,031
Check credit and revolving credit plans	46,774	42,203	88,977	74,712	14,265
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	5,373	55,463	60,836	42,967	17,869
Other retail consumer goods	6,764	72,280	79,044	61,124	17,920
Residential repair and modernization instalment loans	16,491	109,375	125,866	92,806	33,060
Other instalment loans for personal expenditures	45,146	345,677	390,823	295,968	94,855
Single-payment loans for personal expenditures	204,176	600,256	804,432	564,604	239,828
All other loans (including overdrafts)	56,298	174,984	231,282	182,007	49,275
TOTAL LOANS AND SECURITIES	5,512,124	10,346,125	15,858,249	12,061,442	3,796,807
Bank premises, furniture and fixtures, and other assets representing bank premises	127,956	249,684	377,640	293,844	83,796
Real estate owned other than bank premises	7,686	5,763	13,449	10,250	3,199
Investments in subsidiaries not consolidated	27,223	4,798	32,021	24,736	7,285
Customers' liability on acceptances outstanding	78,770	13,997	92,767	74,060	18,707
Other assets	178,747	99,002	277,749	227,074	50,675
TOTAL ASSETS	7,434,033	12,510,209	19,944,242	15,286,939	4,657,303

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
26,614,902	3,959,343	30,574,245	12,454,014	18,120,231	1,797,254	1,387,027	3,184,281	1,921,183	1,263,098
527,767	592,334	1,120,101	598,032	522,069	140,294	251,410	391,704	269,253	122,451
4,859,446	1,231,667	6,091,113	3,069,095	3,022,018	551,889	478,239	1,030,128	641,621	388,507
1,170,305	692,106	1,862,411	801,750	1,060,661	95,674	432,910	528,584	416,751	111,833
60,932	71,426	132,358	102,440	29,918	40,757	12,329	53,086	14,438	38,648
91,079	34,950	126,029	63,233	62,796	8,744	9	8,753	4,394	4,359
19,905,373	1,336,860	21,242,233	7,819,464	13,422,769	959,896	212,130	1,172,026	574,726	597,300
14,628,750	9,659,927	24,288,677	12,990,263	11,298,414	1,947,411	4,044,724	5,992,135	4,277,845	1,714,290
5,358,389	2,792,251	8,150,640	4,661,042	3,489,598	627,007	1,471,897	2,098,904	1,560,358	538,546
947,986	916,159	1,864,145	835,040	1,029,105	51,469	373,196	424,665	363,774	60,891
7,835,624	5,730,858	13,566,482	7,107,063	6,459,419	1,223,212	2,066,865	3,290,077	2,202,559	1,087,518
486,751	220,659	707,410	387,118	320,292	45,723	132,766	178,489	151,154	27,335
13,262,861	9,611,128	22,873,989	12,225,783	10,648,206	1,904,532	4,044,516	5,949,048	4,263,105	1,685,943
4,849,615	2,786,971	7,636,586	4,382,087	3,254,499	627,007	1,471,897	2,098,904	1,560,358	538,546
628,526	911,409	1,539,935	633,392	906,543	51,469	373,196	424,665	363,774	60,891
7,298,470	5,692,492	12,990,962	6,823,995	6,166,967	1,180,333	2,066,657	3,246,990	2,187,819	1,059,171
486,250	220,256	706,506	386,309	320,197	45,723	132,766	178,489	151,154	27,335
1,365,889	48,799	1,414,688	764,480	650,208	42,879	208	43,087	14,740	28,347
508,774	5,280	514,054	278,955	235,099	0	0	0	0	0
319,460	4,750	324,210	201,648	122,562	0	0	0	0	0
537,154	38,366	575,520	283,068	292,452	42,879	208	43,087	14,740	28,347
501	403	904	809	95	0	0	0	0	0
1,008,393	960,613	1,969,006	1,047,571	921,435	232,100	390,260	622,360	518,450	103,910
797,380	942,979	1,740,359	875,474	864,885	224,700	389,035	613,735	509,970	103,765
153,500	16,250	169,750	154,750	15,000	7,400	625	8,025	7,880	145
57,513	1,384	58,897	17,347	41,550	0	600	600	600	0
48,275,793	16,200,472	64,476,265	33,926,215	30,550,050	5,644,265	6,689,945	12,334,210	7,871,607	4,462,603
4,695,471	5,773,693	10,469,164	6,759,459	3,709,705	718,445	2,772,365	3,490,810	2,690,793	800,017
9,688	67,307	76,995	46,367	30,628	3,145	116,627	119,772	111,977	7,795
329,934	614,797	944,731	684,155	260,576	32,629	140,877	173,506	112,144	61,362
251,717	380,869	632,586	446,454	186,132	5,914	51,786	57,700	49,171	8,529
1,411,278	2,766,932	4,178,210	2,839,956	1,338,254	246,329	1,597,926	1,844,255	1,519,165	325,090
107,472	143,763	251,235	63,013	188,222	13,890	3,777	17,667	8,715	8,952
375,282	154,970	530,252	312,374	217,878	54,670	48,861	103,531	46,722	56,809
2,210,100	1,645,055	3,855,155	2,367,140	1,488,015	361,868	812,511	1,174,379	842,899	331,480
1,242,302	97,847	1,340,149	742,103	598,046	73,515	11,286	84,801	41,685	43,116
4,293,782	614,659	4,908,441	2,157,562	2,750,879	696,362	96,222	792,584	252,382	540,202
3,836,632	137,183	3,973,815	1,178,679	2,795,136	89,877	18,114	107,991	28,743	79,248
641,466	70,250	711,716	294,573	417,143	66,477	25,617	92,094	32,412	59,682
33,820	133,476	167,296	100,327	66,969	6,529	136,497	143,026	136,258	6,768
27,702,547	4,475,322	32,177,869	16,763,145	15,414,724	2,705,514	1,554,565	4,260,079	2,383,390	1,876,689
4,357,170	4,560,720	8,917,890	5,195,521	3,722,369	980,231	1,876,461	2,856,692	1,983,702	872,990
501,910	1,359,996	1,861,906	1,158,774	703,132	225,304	618,628	843,932	637,207	206,725
500,660	144,719	645,379	385,369	260,010	35,365	26,520	61,885	51,269	10,616
245,957	124,479	370,436	186,931	183,505	100,293	33,312	133,605	42,293	91,312
14,844	183,418	198,262	121,903	76,359	38,799	86,151	124,950	90,421	34,529
142,251	246,035	388,286	260,891	127,395	19,115	98,584	117,699	95,527	22,172
211,776	332,209	543,985	325,895	218,090	35,406	98,460	133,866	91,241	42,625
876,803	988,650	1,865,453	1,159,353	706,100	236,889	462,298	699,187	504,198	194,989
1,862,969	1,181,214	3,044,183	1,596,405	1,447,778	289,060	452,508	741,568	471,546	270,022
1,472,603	337,322	1,809,925	734,846	1,075,079	307,315	198,818	506,133	322,242	183,891
63,912,936	26,821,012	90,733,948	47,964,049	42,769,899	7,823,776	11,124,929	18,948,705	12,667,902	6,280,803
945,890	480,207	1,426,097	767,549	658,548	122,763	209,259	332,022	228,104	103,918
19,479	8,575	28,054	12,515	15,539	3,001	3,896	6,897	5,729	1,168
348,417	5,344	353,761	256,251	97,510	57,188	503	57,691	33,812	23,879
,435,485	34,439	2,469,924	1,091,496	1,378,428	63,315	1,203	64,518	39,825	24,693
1,905,656	335,110	2,240,766	1,091,976	1,148,790	248,901	97,165	346,066	137,510	208,556
96,182,765	31,644,030	127,826,795	63,637,850	64,188,945	10,116,198	12,823,982	22,940,180	15,034,065	7,906,115

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	BOSTON DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	3,838,257	9,147,058	12,985,315	9,837,822	3,147,493
Individuals, partnerships, and corporations - demand	2,389,951	4,456,008	6,845,959	5,074,348	1,771,611
Individuals, partnerships, and corporations - time	1,358,270	4,550,565	5,908,835	4,585,140	1,323,695
Savings deposits	431,505	2,944,498	3,376,003	2,635,797	740,206
Deposits accumulated for payment of personal loans	0	957	957	957	0
Other deposits of individuals, partnerships, and corps.	926,765	1,605,110	2,531,875	1,948,386	583,489
Certified and officers' checks, letters of credit, travelers' checks, etc	90,036	140,485	230,521	178,334	52,187
GOVERNMENT DEPOSITS - TOTAL	512,626	1,108,477	1,621,103	1,184,349	436,754
United States Government - demand	145,174	243,062	388,236	299,688	88,548
United States Government - time	3,788	1,646	5,434	5,175	259
States and subdivisions - demand	192,730	507,569	700,299	502,411	197,888
States and subdivisions - time	170,934	356,200	527,134	377,075	150,059
DOMESTIC INTERBANK DEPOSITS - TOTAL	1,010,211	283,112	1,293,323	1,095,668	197,655
Commercial banks in the United States - demand	658,582	130,770	789,352	720,376	68,976
Commercial banks in the United States - time	42,351	4,079	46,430	33,786	12,644
Mutual savings banks in the United States - demand	93,783	127,047	220,830	166,825	54,005
Mutual savings banks in the United States - time	215,495	21,216	236,711	174,681	62,030
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	204,845	7,024	211,869	187,842	24,027
Foreign governments, central banks, etc. - demand	3,806	0	3,806	3,783	23
Foreign governments, central banks, etc. - time	130,500	0	130,500	116,500	14,000
Banks in foreign countries - demand	68,339	7,024	75,363	65,359	10,004
Banks in foreign countries - time	2,200	0	2,200	2,200	0
TOTAL DEPOSITS	5,565,939	10,545,671	16,111,610	12,305,681	3,805,929
Demand	3,642,401	5,611,965	9,254,366	7,011,124	2,243,242
Time	1,923,538	4,933,706	6,857,244	5,294,557	1,562,687
MISCELLANEOUS LIABILITIES - TOTAL	1,160,314	841,295	2,001,609	1,580,806	420,803
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	879,777	266,232	1,146,009	924,465	221,544
Other liabilities for borrowed money	20,698	43,475	64,173	55,170	9,003
Mortgage indebtedness	502	4,949	5,451	4,409	1,042
Acceptances outstanding	80,319	13,997	94,316	75,609	18,707
Other liabilities	179,018	512,642	691,660	521,153	170,507
TOTAL LIABILITIES	6,726,253	11,386,966	18,113,219	13,886,487	4,226,732
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	0	0	0	0
RESERVES ON LOANS AND SECURITIES - TOTAL	89,286	126,259	215,545	167,243	48,302
Reserve for bad debt losses on loans	87,901	124,162	212,063	164,068	47,995
Other reserves on loans	1,293	453	1,746	1,486	260
Reserves on securities	92	1,644	1,736	1,689	47
CAPITAL ACCOUNTS - TOTAL	618,494	996,984	1,615,478	1,233,209	382,269
Capital notes and debentures	50,000	37,125	87,125	46,145	40,980
Equity capital - total	568,494	959,859	1,528,353	1,187,064	341,289
Preferred stock	0	712	712	512	200
Common stock	117,981	236,439	354,420	267,666	86,754
Surplus	294,270	471,432	765,702	595,039	170,663
Undivided profits	130,569	246,381	376,950	293,643	83,307
Reserve for contingencies and other capital reserves	25,674	4,895	30,569	30,204	365
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,434,033	12,510,209	19,944,242	15,286,939	4,657,303
MEMORANDA					
Demand deposits adjusted[1]	2,002,836	4,591,602	6,594,438	4,792,777	1,801,661
Average of total deposits for the 15 calendar days ending with call date	5,275,974	10,533,342	15,809,316	12,052,298	3,757,018
Average of total loans for the 15 calendar days ending with call date	3,567,407	7,122,540	10,689,947	8,259,050	2,430,897
Unearned discount on instalment loans included in total capital accounts	0	4,961	4,961	4,961	0
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	20.2	14.3	16.5	17.0	15.0
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.6	7.5	7.9	7.7	8.5
Other securities	14.4	17.5	16.3	15.1	20.3
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	51.1	57.7	55.3	56.0	52.7
Other assets	5.7	3.0	4.0	4.1	3.5
Total capital accounts	8.3	8.0	8.1	8.1	8.2
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.4	10.1	10.6	10.6	10.4
NUMBER OF BANKS	4	224	228	203	25

NEW YORK DISTRICT - ALL MEMBER BANKS					PHILADELPHIA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
52,427,194	22,831,918	75,259,112	39,691,252	35,567,860	6,427,216	10,327,637	16,754,853	11,383,569	5,371,284
26,148,550	9,151,076	35,299,626	17,984,538	17,315,088	3,218,862	3,589,218	6,808,080	4,257,039	2,551,041
20,217,905	13,235,428	33,453,333	19,277,989	14,175,344	3,079,766	6,642,454	9,722,220	7,011,053	2,711,167
7,005,199	8,705,160	15,710,359	9,942,628	5,767,731	1,234,553	3,723,235	4,957,788	3,796,408	1,161,380
0	1,228	1,228	1,221	7	0	202	202	202	0
13,212,706	4,529,040	17,741,746	9,334,140	8,407,606	1,845,213	2,919,017	4,764,230	3,214,443	1,549,787
6,060,739	445,414	6,506,153	2,428,725	4,077,428	128,588	95,965	224,553	115,477	109,076
4,453,276	4,030,287	8,483,563	4,820,703	3,662,860	566,674	828,430	1,395,104	987,740	407,364
1,241,564	403,704	1,645,268	776,964	868,304	179,968	163,650	343,618	194,669	148,949
86,689	3,137	89,826	29,192	60,634	99	1,163	1,262	1,177	85
910,508	2,004,946	2,915,454	1,832,972	1,082,482	168,860	420,726	589,586	486,521	103,065
2,214,515	1,618,500	3,833,015	2,181,575	1,651,440	217,747	242,891	460,638	305,373	155,265
14,479,875	325,162	14,805,037	4,696,586	10,108,451	837,820	54,795	892,615	389,160	503,455
13,112,620	177,064	13,289,684	3,873,690	9,415,994	719,566	46,642	766,208	348,193	418,015
761,533	10,140	771,673	545,730	225,943	72,192	1,335	73,527	16,316	57,211
485,252	127,068	612,320	209,556	402,764	41,832	6,785	48,617	24,588	24,029
120,470	10,890	131,360	67,610	63,750	4,230	33	4,263	63	4,200
5,124,039	73,378	5,197,417	2,112,974	3,084,443	137,563	156	137,719	62,621	75,098
592,456	1,544	594,000	281,126	312,874	11,326	18	11,344	6,180	5,164
2,750,500	46,521	2,797,021	1,113,966	1,683,055	70,210	0	70,210	23,321	46,889
1,718,852	25,196	1,744,048	695,275	1,048,773	53,572	118	53,690	31,145	22,545
62,231	117	62,348	22,607	39,741	2,455	20	2,475	1,975	500
76,484,384	27,260,745	103,745,129	51,321,515	52,423,614	7,969,273	11,211,018	19,180,291	12,823,090	6,357,201
50,270,541	12,336,012	62,606,553	28,082,846	34,523,707	4,522,574	4,323,122	8,845,696	5,463,812	3,381,884
26,213,843	14,924,733	41,138,576	23,238,669	17,899,907	3,446,699	6,887,896	10,334,595	7,359,278	2,975,317
11,293,661	1,716,958	13,010,619	6,708,465	6,302,154	1,172,053	479,932	1,651,985	867,202	784,783
4,381,994	379,027	4,761,021	1,980,458	2,780,563	779,683	62,675	842,358	370,460	471,898
360,546	271,991	632,537	242,796	389,741	34,495	31,539	66,034	54,037	11,997
89,343	29,598	118,941	53,728	65,213	4,424	7,009	11,433	11,077	356
2,502,959	35,457	2,538,416	1,126,624	1,411,792	64,123	1,203	65,326	40,633	24,693
3,958,819	1,000,885	4,959,704	3,304,859	1,654,845	289,328	377,506	666,834	390,995	275,839
87,778,045	28,977,703	116,755,748	58,029,980	58,725,768	9,141,326	11,690,950	20,832,276	13,690,292	7,141,984
0	0	0	0	0	0	0	0	0	0
1,295,953	325,589	1,621,542	867,670	753,872	129,006	125,688	254,694	155,070	99,624
1,295,792	318,293	1,614,085	863,745	750,340	127,906	123,610	251,516	153,559	97,957
56	3,562	3,618	1,684	1,934	1,100	792	1,892	310	1,582
105	3,734	3,839	2,241	1,598	0	1,286	1,286	1,201	85
7,108,767	2,340,738	9,449,505	4,740,200	4,709,305	845,866	1,007,344	1,853,210	1,188,703	664,507
752,377	112,734	865,111	307,567	557,544	139,999	16,463	156,462	56,463	99,999
6,356,390	2,228,004	8,584,394	4,432,633	4,151,761	705,867	990,881	1,696,748	1,132,240	564,508
40,524	125	40,649	40,649	0	0	908	908	908	0
1,769,758	595,859	2,365,617	1,202,384	1,163,233	140,932	233,287	374,219	239,558	134,661
3,156,665	965,223	4,121,888	2,220,056	1,901,832	411,956	473,082	885,038	576,069	308,969
1,286,693	612,882	1,899,575	845,207	1,054,368	147,005	274,227	421,232	306,571	114,661
102,750	53,915	156,665	124,337	32,328	5,974	9,377	15,351	9,134	6,217
96,182,765	31,644,030	127,826,795	63,637,850	64,188,945	10,116,198	12,823,982	22,940,180	15,034,065	7,906,115
16,010,984	10,418,384	26,429,368	15,612,728	10,816,640	2,663,144	3,900,700	6,563,844	4,346,224	2,217,620
70,487,213	26,717,167	97,204,380	49,205,327	47,999,053	7,740,869	11,040,843	18,781,712	12,593,229	6,188,483
47,790,523	16,411,442	64,201,965	33,664,919	30,537,046	5,673,058	6,737,926	12,410,984	7,892,715	4,518,269
0	3,053	3,053	2,811	242	0	9,104	9,104	9,091	13
27.7	12.5	23.9	19.6	28.2	17.8	10.8	13.9	12.8	16.0
5.7	11.7	7.2	7.9	6.5	6.7	14.4	11.0	12.8	7.6
9.5	18.8	11.8	12.5	11.1	12.5	17.2	15.1	15.7	14.1
51.2	54.2	52.0	55.0	49.0	58.1	55.2	56.5	55.8	57.8
5.9	2.7	5.1	5.1	5.1	4.9	2.4	3.5	3.0	4.6
7.4	7.4	7.4	7.4	7.3	8.4	7.9	8.1	7.9	8.4
11.0	9.4	10.5	10.1	11.0	11.0	10.1	10.5	10.3	10.9
15	326	341	244	97	6	311	317	292	25

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	2,876,873	1,662,789	4,539,662	3,417,304	1,122,358
Currency and coin	232,204	325,217	557,421	406,604	150,817
Reserve with Federal Reserve banks (member banks)	1,012,138	557,188	1,569,326	1,174,331	394,995
Demand balances with banks in U.S. (except American branches of foreign banks)	286,159	520,912	807,071	610,379	196,692
Other balances with banks in United States	47,987	12,295	60,282	57,832	2,450
Balances with banks in foreign countries	14,938	1,702	16,640	13,582	3,058
Cash items in process of collection	1,283,447	245,475	1,528,922	1,154,576	374,346
SECURITIES - TOTAL	5,486,382	5,119,567	10,605,949	7,936,927	2,669,022
U.S. Treasury securities	1,672,636	2,279,340	3,951,976	2,909,782	1,042,194
Securities of other U.S. Government agencies and corps.	171,970	385,405	557,375	426,600	130,775
Obligations of States and subdivisions	3,522,242	2,361,646	5,883,888	4,422,944	1,460,944
Other securities	119,534	93,176	212,710	177,601	35,109
INVESTMENT SECURITIES - TOTAL	5,159,627	5,118,635	10,278,262	7,613,885	2,664,377
U.S. Treasury securities	1,621,361	2,279,103	3,900,464	2,862,091	1,038,373
Securities of other U.S. Government agencies and corps.	148,204	385,405	533,609	403,371	130,238
Obligations of States and subdivisions	3,271,872	2,360,951	5,632,823	4,172,166	1,460,657
Other securities	118,190	93,176	211,366	176,257	35,109
TRADING ACCOUNT SECURITIES - TOTAL	326,755	932	327,687	323,042	4,645
U.S. Treasury securities	51,275	237	51,512	47,691	3,821
Securities of other U.S. Government agencies and corps.	23,766	0	23,766	23,229	537
Obligations of States and subdivisions	250,370	695	251,065	250,778	287
Other securities	1,344	0	1,344	1,344	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	652,122	379,350	1,031,472	836,787	194,685
With domestic commercial banks	568,245	374,550	942,795	748,220	194,575
With brokers and dealers in securities	82,857	4,800	87,657	87,547	110
With others	1,020	0	1,020	1,020	0
OTHER LOANS AND DISCOUNTS - TOTAL	10,020,937	7,648,849	17,669,786	12,906,253	4,763,533
Real estate loans - total	2,132,566	2,825,079	4,957,645	3,335,870	1,621,775
Secured by farmland	8,773	207,275	216,048	153,553	62,495
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	135,080	51,691	186,771	151,192	35,579
Guaranteed by Veterans Administration	106,620	27,559	134,179	110,161	24,018
Not insured or guaranteed by FHA or VA	1,002,821	1,587,529	2,590,350	1,865,741	724,609
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	28,190	8,494	36,684	31,260	5,424
Not insured by FHA	95,000	48,194	143,194	59,265	83,929
Secured by other properties	756,082	894,337	1,650,419	964,698	685,721
Loans to domestic commercial and foreign banks	82,421	2,431	84,852	75,089	9,763
Loans to other financial institutions	650,947	126,947	777,894	553,082	224,812
Loans to brokers and dealers in securities	106,237	15,193	121,430	69,148	52,282
Other loans for purchasing or carrying securities	87,705	33,101	120,806	84,588	36,218
Loans to farmers (excluding loans on real estate)	5,240	199,570	204,810	150,361	54,449
Commercial and industrial loans (incl. open market paper)	4,444,790	1,573,130	6,017,920	4,466,717	1,551,203
Other loans to individuals - total	2,057,006	2,678,845	4,735,851	3,694,102	1,041,749
Passenger automobile instalment loans	596,428	1,169,575	1,766,003	1,409,230	356,773
Credit cards and related plans:					
Retail (charge account) credit card plans	182,442	118,511	300,953	226,433	74,520
Check credit and revolving credit plans	58,421	12,493	70,914	65,724	5,190
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	120,085	117,788	237,873	199,051	38,822
Other retail consumer goods	81,041	171,402	252,443	187,889	64,554
Residential repair and modernization instalment loans	174,628	157,294	331,922	289,892	42,030
Other instalment loans for personal expenditures	300,078	407,357	707,435	558,190	149,245
Single-payment loans for personal expenditures	543,883	524,425	1,068,308	757,693	310,615
All other loans (including overdrafts)	454,025	194,553	648,578	477,296	171,282
TOTAL LOANS AND SECURITIES	16,159,441	13,147,766	29,307,207	21,679,967	7,627,240
Bank premises, furniture and fixtures, and other assets representing bank premises	260,132	244,357	504,489	376,413	128,076
Real estate owned other than bank premises	7,425	4,819	12,244	11,120	1,124
Investments in subsidiaries not consolidated	21,506	897	22,403	21,120	1,283
Customers' liability on acceptances outstanding	34,058	2,669	36,727	19,127	17,600
Other assets	251,618	106,443	358,061	260,770	97,291
TOTAL ASSETS	19,611,053	15,169,740	34,780,793	25,785,821	8,994,972

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,213,973	1,567,045	3,781,018	3,123,214	657,804	2,391,665	2,907,648	5,299,313	4,791,345	507,968
217,379	267,684	485,063	406,517	78,546	106,933	374,976	481,909	433,417	48,492
743,793	552,908	1,296,701	1,064,952	231,749	711,088	840,330	1,551,418	1,396,698	154,720
261,518	375,875	637,393	524,493	112,900	300,326	1,021,726	1,322,052	1,189,973	132,079
13,826	27,252	41,078	32,305	8,773	14,809	63,624	78,433	70,905	7,528
6,682	330	7,012	5,942	1,070	5,097	1,440	6,537	4,023	2,514
970,775	342,996	1,313,771	1,089,005	224,766	1,253,412	605,552	1,858,964	1,696,329	162,635
3,078,753	3,566,842	6,645,595	5,526,832	1,118,763	2,450,187	6,310,663	8,760,850	7,941,231	819,619
1,023,279	1,277,441	2,300,720	1,846,703	454,017	979,391	2,348,864	3,328,255	3,005,332	322,923
249,618	474,587	724,205	645,200	79,005	118,515	782,967	901,482	821,099	80,383
1,742,245	1,767,951	3,510,196	2,937,800	572,396	1,274,764	3,087,122	4,361,886	3,969,505	392,381
63,611	46,863	110,474	97,129	13,345	77,517	91,710	169,227	145,295	23,932
3,021,388	3,533,424	6,554,812	5,436,891	1,117,921	2,372,874	6,275,045	8,647,919	7,836,678	811,241
1,018,559	1,272,730	2,291,289	1,837,272	454,017	948,569	2,333,969	3,282,538	2,962,128	320,410
231,769	464,491	696,260	617,455	78,805	102,508	779,728	882,236	802,534	79,702
1,716,199	1,749,442	3,465,641	2,893,887	571,754	1,244,889	3,071,098	4,315,987	3,928,292	387,695
54,861	46,761	101,622	88,277	13,345	76,908	90,250	167,158	143,724	23,434
57,365	33,418	90,783	89,941	842	77,313	35,618	112,931	104,553	8,378
4,720	4,711	9,431	9,431	0	30,822	14,895	45,717	43,204	2,513
17,849	10,096	27,945	27,745	200	16,007	3,239	19,246	18,565	681
26,046	18,509	44,555	43,913	642	29,875	16,024	45,899	41,213	4,686
8,750	102	8,852	8,852	0	609	1,460	2,069	1,571	498
153,000	340,796	493,796	433,796	60,000	405,179	616,406	1,021,585	919,795	101,790
146,500	335,045	481,545	422,095	59,450	363,579	597,504	961,083	863,393	97,690
6,500	2,452	8,952	8,402	550	41,600	2,516	44,116	44,016	100
0	3,299	3,299	3,299	0	0	16,386	16,386	12,386	4,000
6,260,382	6,455,790	12,716,172	10,513,145	2,203,027	5,758,911	9,224,011	14,982,922	13,370,187	1,612,735
1,210,725	1,860,612	3,071,337	2,422,835	648,502	773,279	2,230,958	3,004,237	2,595,285	408,952
31,665	124,290	155,955	122,042	33,913	9,092	144,250	153,342	123,676	29,666
44,051	76,157	120,208	106,684	13,524	30,804	193,466	224,270	187,507	36,763
53,631	47,308	100,939	93,999	6,940	17,788	46,709	64,497	48,393	16,104
447,088	1,003,152	1,450,240	1,163,424	286,816	199,133	807,131	1,006,264	890,634	115,630
15,167	2,859	18,026	13,763	4,263	38,259	21,961	60,220	51,485	8,735
73,903	41,407	115,310	72,700	42,610	48,179	75,191	123,370	99,725	23,645
545,220	565,439	1,110,659	850,223	260,436	430,024	942,250	1,372,274	1,193,865	178,409
40,630	15,059	55,689	53,103	2,586	22,732	25,698	48,430	42,628	5,802
425,725	175,469	601,194	471,495	129,699	439,893	302,831	742,724	679,367	63,357
49,151	12,380	61,531	46,347	15,184	36,096	39,975	76,071	73,233	2,838
45,617	30,863	76,480	62,511	13,969	45,428	70,197	115,625	92,835	22,790
29,130	158,783	187,913	157,131	30,782	23,862	199,258	223,120	189,811	33,309
2,398,477	1,703,442	4,101,919	3,512,769	589,150	2,356,682	2,946,881	5,303,563	4,765,730	537,833
1,861,387	2,368,830	4,230,217	3,510,387	719,830	1,888,113	3,256,344	5,144,457	4,624,840	519,617
643,985	893,934	1,537,919	1,296,359	241,560	379,127	1,083,890	1,463,017	1,299,939	163,078
204,676	94,271	298,947	260,323	38,624	222,891	149,999	372,890	348,285	24,605
34,210	20,152	54,362	46,292	8,070	34,551	15,607	50,158	45,644	4,514
134,524	133,467	267,991	218,186	49,805	97,346	282,191	379,537	348,641	30,896
94,508	145,597	240,105	200,148	39,957	120,355	239,557	359,912	305,662	54,250
84,238	96,598	180,836	133,825	47,011	61,106	137,542	198,648	183,446	15,202
264,268	439,796	704,064	571,112	132,952	172,731	477,832	650,563	580,918	69,645
400,978	545,015	945,993	784,142	161,851	800,006	869,726	1,669,732	1,512,305	157,427
199,540	130,352	329,892	276,567	53,325	172,826	151,869	324,695	306,458	18,237
9,492,135	10,363,428	19,855,563	16,473,773	3,381,790	8,614,277	16,151,080	24,765,357	22,231,213	2,534,144
193,621	256,888	450,509	376,926	73,583	289,500	423,695	713,195	625,904	87,291
4,976	12,407	17,383	15,245	2,138	18,762	13,502	32,264	29,567	2,697
4,941	347	5,288	4,352	936	16,563	1,215	17,778	17,697	81
25,827	3,739	29,566	27,644	1,922	20,583	7,732	28,315	23,068	5,247
150,853	95,737	246,590	215,189	31,401	154,231	185,619	339,850	304,310	35,540
12,086,326	12,299,591	24,385,917	20,236,343	4,149,574	11,505,581	19,690,491	31,196,072	28,023,104	3,172,968

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CLEVELAND DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	13,046,803	12,050,674	25,097,477	18,349,732	6,747,745
Individuals, partnerships, and corporations - demand	5,675,060	4,255,945	9,931,005	7,386,113	2,544,892
Individuals, partnerships, and corporations - time	7,165,964	7,668,513	14,834,477	10,716,344	4,118,133
Savings deposits	4,212,304	4,273,456	8,485,760	5,983,548	2,502,212
Deposits accumulated for payment of personal loans	79,407	271,002	350,409	250,831	99,578
Other deposits of individuals, partnerships, and corps.	2,874,253	3,124,055	5,998,308	4,481,965	1,516,343
Certified and officers' checks, letters of credit, travelers' checks, etc.	205,779	126,216	331,995	247,275	84,720
GOVERNMENT DEPOSITS - TOTAL	1,978,245	1,171,515	3,149,760	2,437,503	712,257
United States Government - demand	348,123	216,984	565,107	414,686	150,421
United States Government - time	1,680	1,161	2,841	2,839	2
States and subdivisions - demand	482,612	483,343	965,955	768,861	197,094
States and subdivisions - time	1,145,830	470,027	1,615,857	1,251,117	364,740
DOMESTIC INTERBANK DEPOSITS - TOTAL	768,952	62,525	831,477	679,469	152,008
Commercial banks in the United States - demand	725,418	57,167	782,585	640,846	141,739
Commercial banks in the United States - time	30,763	1,403	32,166	28,735	3,431
Mutual savings banks in the United States - demand	11,371	3,525	14,896	8,158	6,738
Mutual savings banks in the United States - time	1,400	430	1,830	1,730	100
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	106,102	839	106,941	91,338	15,603
Foreign governments, central banks, etc. - demand	591	0	591	428	163
Foreign governments, central banks, etc. - time	74,600	0	74,600	67,600	7,000
Banks in foreign countries - demand	30,911	839	31,750	23,310	8,440
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	15,900,102	13,285,553	29,185,655	21,558,042	7,627,613
Demand	7,479,865	5,144,019	12,623,884	9,489,677	3,134,207
Time	8,420,237	8,141,534	16,561,771	12,068,365	4,493,406
MISCELLANEOUS LIABILITIES - TOTAL	1,694,130	522,777	2,216,907	1,757,492	459,415
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	1,186,213	73,540	1,259,753	1,028,213	231,540
Other liabilities for borrowed money	18,350	6,290	24,640	10,039	14,601
Mortgage indebtedness	4,238	2,680	6,918	6,635	283
Acceptances outstanding	34,084	2,669	36,753	19,153	17,600
Other liabilities	451,245	437,598	888,843	693,452	195,391
TOTAL LIABILITIES	17,594,232	13,808,330	31,402,562	23,315,534	8,087,028
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	117	117	98	19
RESERVES ON LOANS AND SECURITIES - TOTAL	232,443	133,201	365,644	257,600	108,044
Reserve for bad debt losses on loans	200,056	120,947	321,003	241,242	79,761
Other reserves on loans	6,252	4,818	11,070	8,352	2,718
Reserves on securities	26,135	7,436	33,571	8,006	25,565
CAPITAL ACCOUNTS - TOTAL	1,784,378	1,228,092	3,012,470	2,212,589	799,881
Capital notes and debentures	48,289	18,435	66,724	54,597	12,127
Equity capital - total	1,736,089	1,209,657	2,945,746	2,157,992	787,754
Preferred stock	0	7,182	7,182	6,482	700
Common stock	409,462	321,498	730,960	535,481	195,479
Surplus	934,439	540,932	1,475,371	1,060,650	414,721
Undivided profits	342,376	327,849	670,225	500,633	169,592
Reserve for contingencies and other capital reserves	49,812	12,196	62,008	54,746	7,262
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	19,611,053	15,169,740	34,780,793	25,785,821	8,994,972
MEMORANDA					
Demand deposits adjusted[1]	5,122,877	4,624,393	9,747,270	7,279,569	2,467,701
Average of total deposits for the 15 calendar days ending with call date	15,533,389	13,168,523	28,701,912	21,193,068	7,508,844
Average of total loans for the 15 calendar days ending with call date	10,119,604	7,746,946	17,866,550	12,862,454	5,004,096
Unearned discount on instalment loans included in total capital accounts	0	2,165	2,165	2,147	18
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	14.7	11.0	13.1	13.3	12.5
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	9.0	17.6	12.7	12.7	13.0
Other securities	19.0	16.2	17.7	18.1	16.7
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	54.4	52.9	53.8	53.3	55.1
Other assets	2.9	2.4	2.7	2.7	2.7
Total capital accounts	9.1	8.1	8.7	8.6	8.9
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.8	10.9	11.4	11.3	11.7
NUMBER OF BANKS	16	454	470	332	138

RICHMOND DISTRICT - ALL MEMBER BANKS					ATLANTA DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
8,483,013	9,529,901	18,012,914	14,899,551	3,113,363	6,963,335	14,214,566	21,177,901	19,041,001	2,136,900
4,430,390	4,130,880	8,561,270	7,172,882	1,388,388	3,700,149	6,532,771	10,232,920	9,244,123	988,797
3,939,525	5,306,994	9,246,519	7,552,929	1,693,590	3,191,031	7,518,374	10,709,405	9,583,372	1,126,033
2,377,460	2,959,588	5,337,048	4,326,914	1,010,134	1,380,521	3,574,559	4,955,080	4,500,521	454,559
15,279	2,259	17,538	15,347	2,191	2,090	32,454	34,544	31,582	2,962
1,546,786	2,345,147	3,891,933	3,210,668	681,265	1,808,420	3,911,361	5,719,781	5,051,269	668,512
113,098	92,027	205,125	173,740	31,385	72,155	163,421	235,576	213,506	22,070
1,025,022	958,586	1,983,608	1,677,995	305,613	1,121,253	2,263,442	3,384,695	3,049,074	335,621
268,078	147,907	415,985	327,312	88,673	173,162	230,299	403,461	366,075	37,386
12,616	9,340	21,956	19,976	1,980	1,306	6,530	7,836	7,408	428
329,518	421,784	751,302	637,784	113,518	503,592	917,412	1,421,004	1,281,556	139,448
414,810	379,555	794,365	692,923	101,442	443,193	1,109,201	1,552,394	1,394,035	158,359
522,654	146,803	669,457	544,570	124,887	1,195,749	719,551	1,915,300	1,760,243	155,057
511,751	142,541	654,292	531,721	122,571	1,108,041	648,119	1,756,160	1,623,893	132,267
3,505	2,468	5,973	5,168	805	86,368	67,550	153,918	131,837	22,081
7,398	1,665	9,063	7,552	1,511	1,290	3,507	4,797	4,088	709
0	129	129	129	0	50	375	425	425	0
90,199	1,848	92,047	78,918	13,129	54,230	6,766	60,996	45,818	15,178
47,862	151	48,013	42,335	5,678	2,236	753	2,989	2,898	91
17,894	0	17,894	14,025	3,869	18,500	0	18,500	18,500	0
24,393	1,697	26,090	22,508	3,582	22,577	5,613	28,190	24,003	4,187
50	0	50	50	0	10,917	400	11,317	417	10,900
10,120,888	10,637,138	20,758,026	17,201,034	3,556,992	9,334,567	17,204,325	26,538,892	23,896,136	2,642,756
5,732,488	4,938,652	10,671,140	8,915,834	1,755,306	5,583,202	8,501,895	14,085,097	12,760,142	1,324,955
4,388,400	5,698,486	10,086,886	8,285,200	1,801,686	3,751,365	8,702,430	12,453,795	11,135,994	1,317,801
892,321	631,506	1,523,827	1,313,856	209,971	1,125,965	839,248	1,965,213	1,714,394	250,819
464,284	211,021	675,305	569,509	105,796	660,457	272,125	932,582	811,282	121,300
34,278	11,126	45,404	44,975	429	131,136	22,462	153,598	127,780	25,818
7,196	21,218	28,414	22,655	5,759	31,088	37,873	68,961	57,228	11,733
25,827	3,739	29,566	27,644	1,922	21,587	7,732	29,319	24,072	5,247
360,736	384,402	745,138	649,073	96,065	281,697	499,056	780,753	694,032	86,721
11,013,209	11,268,644	22,281,853	18,514,890	3,766,963	10,460,532	18,043,573	28,504,105	25,610,530	2,893,575
319	0	319	319	0	0	24	24	24	0
122,016	113,134	235,150	194,145	41,005	110,438	165,538	275,976	244,080	31,896
121,211	105,483	226,694	188,526	38,168	106,216	151,019	257,235	230,380	26,855
0	2,029	2,029	322	1,707	0	6,843	6,843	4,300	2,543
805	5,622	6,427	5,297	1,130	4,222	7,676	11,898	9,400	2,498
950,782	917,813	1,868,595	1,526,989	341,606	934,611	1,481,356	2,415,967	2,168,470	247,497
77,500	13,225	90,725	77,284	13,441	67,537	34,298	101,835	95,735	6,100
873,282	904,588	1,777,870	1,449,705	328,165	867,074	1,447,058	2,314,132	2,072,735	241,397
1,597	0	1,597	1,597	0	2,700	200	2,900	2,900	0
219,606	232,805	452,411	367,080	85,331	248,865	417,297	666,162	603,465	62,697
411,455	403,462	814,917	673,373	141,544	371,557	635,062	1,006,619	898,262	108,357
224,233	251,939	476,172	384,478	91,694	184,863	362,695	547,558	484,574	62,984
16,391	16,382	32,773	23,177	9,596	59,089	31,804	90,893	83,534	7,359
12,086,326	12,299,591	24,385,917	20,236,343	4,149,574	11,505,581	19,690,491	31,196,072	28,023,104	3,172,968
3,981,884	4,305,208	8,287,092	6,967,796	1,319,296	3,048,587	7,017,925	10,066,512	9,073,845	992,667
9,886,743	10,499,135	20,385,878	16,863,147	3,522,731	9,066,935	16,951,354	26,018,289	23,427,675	2,590,614
6,274,601	6,480,813	12,755,414	10,486,150	2,269,264	5,770,215	9,256,781	15,026,996	13,315,994	1,711,002
0	7,779	7,779	5,849	1,930	0	7,671	7,671	6,441	1,230
18.3	12.7	15.5	15.4	15.9	20.8	14.8	17.0	17.1	16.0
10.3	14.1	12.3	12.1	12.8	9.1	15.8	13.4	13.4	12.6
15.1	14.9	15.0	15.2	14.1	12.2	16.2	14.7	14.9	13.2
53.1	55.3	54.2	54.1	54.5	53.6	50.0	51.3	51.0	54.0
3.1	3.0	3.1	3.2	2.7	4.3	3.2	3.6	3.6	4.1
7.9	7.5	7.7	7.5	8.2	8.1	7.5	7.7	7.7	7.8
10.7	9.7	10.2	10.0	11.2	11.4	10.3	10.7	10.7	10.6
15	346	361	270	91	20	533	553	490	63

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	6,773,226	3,828,739	10,601,965	8,287,763	2,314,202
Currency and coin	342,537	531,111	873,648	643,388	230,260
Reserve with Federal Reserve banks (member banks)	1,968,183	1,344,859	3,313,042	2,457,000	856,042
Demand balances with banks in U.S. (except American branches of foreign banks)	907,055	1,089,822	1,996,877	1,617,656	379,221
Other balances with banks in United States	212,001	38,487	250,488	219,589	30,899
Balances with banks in foreign countries	89,246	1,209	90,455	69,542	20,913
Cash items in process of collection	3,254,204	823,251	4,077,455	3,280,588	796,867
SECURITIES - TOTAL	8,825,061	11,393,978	20,219,039	14,498,875	5,720,164
U.S. Treasury securities	3,246,311	4,715,715	7,962,026	5,685,950	2,276,076
Securities of other U.S. Government agencies and corps.	427,236	1,364,521	1,791,757	1,337,211	454,546
Obligations of States and subdivisions	4,936,993	4,940,503	9,877,496	7,049,514	2,827,982
Other securities	214,521	373,239	587,760	426,200	161,560
INVESTMENT SECURITIES - TOTAL	8,244,127	11,357,180	19,601,307	14,087,601	5,513,706
U.S. Treasury securities	2,909,521	4,703,903	7,613,424	5,416,990	2,196,434
Securities of other U.S. Government agencies and corps.	364,098	1,357,123	1,721,221	1,287,259	433,962
Obligations of States and subdivisions	4,757,151	4,922,915	9,680,066	6,958,174	2,721,892
Other securities	213,357	373,239	586,596	425,178	161,418
TRADING ACCOUNT SECURITIES - TOTAL	580,934	36,798	617,732	411,274	206,458
U.S. Treasury securities	336,790	11,812	348,602	268,960	79,642
Securities of other U.S. Government agencies and corps.	63,138	7,398	70,536	49,952	20,584
Obligations of States and subdivisions	179,842	17,588	197,430	91,340	106,090
Other securities	1,164	0	1,164	1,022	142
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	1,256,574	943,317	2,199,891	1,643,769	556,122
With domestic commercial banks	1,127,875	937,153	2,065,028	1,529,868	535,160
With brokers and dealers in securities	128,699	2,900	131,599	111,537	20,062
With others	0	3,264	3,264	2,364	900
OTHER LOANS AND DISCOUNTS - TOTAL	20,264,582	17,232,213	37,496,795	28,258,595	9,238,200
Real estate loans - total	4,032,845	6,560,631	10,593,476	7,325,210	3,268,266
Secured by farmland	6,881	315,312	322,193	221,931	100,262
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	655,989	458,706	1,114,695	638,088	476,607
Guaranteed by Veterans Administration	174,226	96,476	270,702	186,078	84,624
Not insured or guaranteed by FHA or VA	1,772,046	3,677,947	5,449,993	3,917,795	1,532,198
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	64,905	9,186	74,091	70,008	4,083
Not insured by FHA	307,460	162,483	469,943	246,700	223,243
Secured by other properties	1,051,338	1,840,521	2,891,859	2,044,610	847,249
Loans to domestic commercial and foreign banks	343,899	18,046	361,945	291,654	70,291
Loans to other financial institutions	2,225,183	380,487	2,605,670	2,122,069	483,601
Loans to brokers and dealers in securities	435,612	63,773	499,385	392,503	106,882
Other loans for purchasing or carrying securities	377,179	182,166	559,345	432,603	126,742
Loans to farmers (excluding loans on real estate)	67,122	918,044	985,166	696,959	288,207
Commercial and industrial loans (incl. open market paper)	9,601,904	4,159,601	13,761,505	10,843,074	2,918,431
Other loans to individuals - total	2,502,383	4,624,893	7,127,276	5,315,170	1,812,106
Passenger automobile instalment loans	586,090	1,772,668	2,358,758	1,772,729	586,029
Credit cards and related plans:					
Retail (charge account) credit card plans	198,397	132,862	331,259	249,958	81,301
Check credit and revolving credit plans	61,766	57,575	119,341	75,590	43,751
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	96,339	313,774	410,113	306,817	103,296
Other retail consumer goods	215,291	338,718	554,009	456,442	97,567
Residential repair and modernization instalment loans	186,843	265,094	451,937	338,890	113,047
Other instalment loans for personal expenditures	308,760	591,744	900,504	676,753	223,751
Single-payment loans for personal expenditures	848,897	1,152,458	2,001,355	1,437,991	563,364
All other loans (including overdrafts)	678,455	324,572	1,003,027	839,353	163,674
TOTAL LOANS AND SECURITIES	30,346,217	29,569,508	59,915,725	44,401,239	15,514,486
Bank premises, furniture and fixtures, and other assets representing bank premises	569,542	511,525	1,081,067	785,043	296,024
Real estate owned other than bank premises	16,878	32,628	49,506	25,919	23,587
Investments in subsidiaries not consolidated	100,333	725	101,058	89,058	12,000
Customers' liability on acceptances outstanding	226,518	19,143	245,661	222,749	22,912
Other assets	555,550	316,397	871,947	679,752	192,195
TOTAL ASSETS	38,588,264	34,278,665	72,866,929	54,491,523	18,375,406

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
1,520,744	1,089,497	2,610,241	2,118,861	491,380	770,234	947,170	1,717,404	1,559,240	158,164
66,134	136,822	202,956	164,549	38,407	18,136	96,738	114,874	100,424	14,450
478,296	396,676	874,972	728,458	146,514	167,527	379,675	547,202	486,020	61,182
156,643	417,288	573,931	439,892	134,039	102,862	276,537	379,399	332,494	46,905
17,326	10,766	28,092	26,972	1,120	0	1,615	1,615	1,615	0
2,918	0	2,918	2,655	263	4,136	945	5,081	5,034	47
799,427	127,945	927,372	756,335	171,037	477,573	191,660	669,233	633,653	35,580
1,685,994	2,914,495	4,600,489	3,653,172	947,317	764,717	2,697,681	3,462,398	3,015,973	446,425
671,344	1,290,049	1,961,393	1,520,781	440,612	295,261	1,184,074	1,479,335	1,261,159	218,176
83,864	434,425	518,289	386,809	131,480	76,780	302,041	378,821	321,611	57,210
882,747	1,150,955	2,033,702	1,670,214	363,488	370,320	1,181,547	1,551,867	1,385,333	166,534
48,039	39,066	87,105	75,368	11,737	22,356	30,019	52,375	47,870	4,505
1,576,896	2,907,448	4,484,344	3,550,579	933,765	635,382	2,697,181	3,332,563	2,886,138	446,425
620,618	1,289,658	1,910,276	1,480,930	429,346	250,974	1,184,074	1,435,048	1,216,872	218,176
71,754	431,118	502,872	372,279	130,593	40,731	301,541	342,272	285,062	57,210
839,637	1,147,606	1,987,243	1,625,154	362,089	329,775	1,181,547	1,511,322	1,344,788	166,534
44,887	39,066	83,953	72,216	11,737	13,902	30,019	43,921	39,416	4,505
109,098	7,047	116,145	102,593	13,552	129,335	500	129,835	129,835	0
50,726	391	51,117	39,851	11,266	44,287	0	44,287	44,287	0
12,110	3,307	15,417	14,530	887	36,049	500	36,549	36,549	0
43,110	3,349	46,459	45,060	1,399	40,545	0	40;545	40,545	0
3,152	0	3,152	3,152	0	8,454	0	8,454	8,454	0
315,817	302,414	618,231	464,376	153,855	75,355	161,750	237,105	214,018	23,087
306,200	302,409	608,609	454,759	153,850	75,355	160,450	235,805	213,418	22,387
9,617	0	9,617	9,617	0	0	700	700	0	700
0	5	5	0	5	0	600	600	600	0
3,675,468	3,961,536	7,637,004	6,132,838	1,504,166	2,134,399	4,530,933	6,665,332	5,974,160	691,172
539,840	1,351,226	1,891,066	1,398,482	492,584	316,606	1,513,711	1,830,317	1,622,339	207,978
2,490	197,885	200,375	151,478	48,897	2,333	88,015	90,348	68,922	21,426
40,579	77,461	118,040	88,292	29,748	23,580	169,326	192,906	159,754	33,152
10,395	20,488	30,883	26,453	4,430	17,514	53,788	71,302	62,046	9,256
149,096	642,871	791,967	555,498	236,469	184,207	836,734	1,020,941	928,787	92,154
10,565	5,624	16,189	16,070	119	1,471	4,383	5,854	5,149	705
46,564	24,813	71,377	57,736	13,641	19,538	25,539	45,077	42,317	2,760
280,151	382,084	662,235	502,955	159,280	67,963	335,926	403,889	355,364	48,525
41,934	1,805	43,739	42,105	1,634	29,541	6,143	35,684	35,469	215
374,089	77,196	451,285	384,438	66,847	201,163	34,657	235,820	230,865	4,955
59,406	7,832	67,238	56,925	10,313	9,275	1,000	10,275	10,037	238
60,867	16,217	77,084	60,794	16,290	144,548	14,882	159,430	153,512	5,918
21,934	366,545	388,479	320,386	68,093	18,387	779,001	797,388	632,235	165,153
1,678,023	891,747	2,569,770	2,147,064	422,706	984,288	1,062,494	2,046,782	1,900,530	146,252
843,007	1,193,116	2,036,123	1,623,685	412,438	396,735	1,066,704	1,463,439	1,312,277	151,162
197,222	466,819	664,041	516,809	147,232	89,719	391,568	481,287	426,061	55,226
101,100	11,709	112,809	95,464	17,345	8,307	1,799	10,106	10,073	33
14,293	1,902	16,195	14,612	1,583	14,004	8,530	22,534	21,845	689
61,589	87,177	148,766	129,344	19,422	17,264	136,269	153,533	134,361	19,172
48,853	100,444	149,297	108,556	40,741	16,942	102,850	119,792	104,638	15,154
53,602	54,456	108,058	78,900	29,158	17,751	58,538	76,289	67,464	8,825
61,993	153,028	215,021	173,169	41,852	68,573	140,876	209,449	186,356	23,093
304,355	317,581	621,936	506,831	115,105	164,175	226,274	390,449	361,479	28,970
56,368	55,852	112,220	98,959	13,261	33,856	52,341	86,197	76,896	9,301
5,677,279	7,178,445	12,855,724	10,250,386	2,605,338	2,974,471	7,390,364	10,364,835	9,204,151	1,160,684
119,105	136,909	256,014	213,547	42,467	61,607	134,660	196,267	174,531	21,736
2,519	6,235	8,754	7,708	1,046	605	5,177	5,782	4,880	902
3,263	1	3,264	3,189	75	150	1	151	151	0
10,790	362	11,152	11,152	0	30,501	4,512	35,013	33,942	1,071
76,719	65,737	142,456	118,198	24,258	47,348	64,627	111,975	103,633	8,342
7,410,419	8,477,186	15,887,605	12,723,041	3,164,564	3,884,916	8,546,511	12,431,427	11,080,528	1,350,899

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	CHICAGO DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	24,384,399	26,707,371	51,091,770	37,680,078	13,411,692
Individuals, partnerships, and corporations - demand	10,584,109	8,995,928	19,580,037	15,024,701	4,555,336
Individuals, partnerships, and corporations - time	12,948,643	17,366,537	30,315,180	21,671,215	8,643,965
Savings deposits	5,491,395	8,999,766	14,491,161	10,062,570	4,428,591
Deposits accumulated for payment of personal loans	13	22,783	22,796	21,106	1,690
Other deposits of individuals, partnerships, and corps.	7,457,235	8,343,988	15,801,223	11,587,539	4,213,684
Certified and officers' checks, letters of credit, travelers' checks, etc.	851,647	344,906	1,196,553	984,162	212,391
GOVERNMENT DEPOSITS - TOTAL	3,069,238	3,352,317	6,421,555	4,910,700	1,510,855
United States Government - demand	608,633	360,618	969,251	759,039	210,212
United States Government - time	3,752	2,742	6,494	6,212	282
States and subdivisions - demand	781,658	1,243,355	2,025,013	1,600,080	424,933
States and subdivisions - time	1,675,195	1,745,602	3,420,797	2,545,369	875,428
DOMESTIC INTERBANK DEPOSITS - TOTAL	2,479,902	357,084	2,836,986	2,271,740	565,246
Commercial banks in the United States - demand	2,380,303	329,772	2,710,075	2,152,172	557,903
Commercial banks in the United States - time	98,168	22,474	120,642	116,722	3,920
Mutual savings banks in the United States - demand	1,431	4,538	5,969	2,721	3,248
Mutual savings banks in the United States - time	0	300	300	125	175
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	719,772	771	720,543	647,548	72,995
Foreign governments, central banks, etc. - demand	18,810	12	18,822	17,820	1,002
Foreign governments, central banks, etc. - time	598,344	0	598,344	549,894	48,450
Banks in foreign countries - demand	99,118	759	99,877	77,259	22,618
Banks in foreign countries - time	3,500	0	3,500	2,575	925
TOTAL DEPOSITS	30,653,311	30,417,543	61,070,854	45,510,066	15,560,788
Demand	15,325,709	11,279,888	26,605,597	20,617,954	5,987,643
Time	15,327,602	19,137,655	34,465,257	24,892,112	9,573,145
MISCELLANEOUS LIABILITIES - TOTAL	4,623,870	1,129,638	5,753,508	4,478,948	1,274,560
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	3,047,371	270,803	3,318,174	2,557,831	760,343
Other liabilities for borrowed money	497,100	32,103	529,203	418,420	110,783
Mortgage indebtedness	6,882	18,848	25,730	8,248	17,482
Acceptances outstanding	227,051	19,167	246,218	223,306	22,912
Other liabilities	845,466	788,717	1,634,183	1,271,143	363,040
TOTAL LIABILITIES	35,277,181	31,547,181	66,824,362	49,989,014	16,835,348
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	117	117	117	0
RESERVES ON LOANS AND SECURITIES - TOTAL	493,272	344,944	838,216	647,998	190,218
Reserve for bad debt losses on loans	480,278	324,464	804,742	622,225	182,517
Other reserves on loans	5,617	6,912	12,529	8,909	3,620
Reserves on securities	7,377	13,568	20,945	16,864	4,081
CAPITAL ACCOUNTS - TOTAL	2,817,811	2,386,423	5,204,234	3,854,394	1,349,840
Capital notes and debentures	177,292	64,199	241,491	162,218	79,273
Equity capital - total	2,640,519	2,322,224	4,962,743	3,692,176	1,270,567
Preferred stock	34,447	2,700	37,147	5,800	31,347
Common stock	761,558	622,421	1,383,979	1,045,952	338,027
Surplus	1,278,398	923,949	2,202,347	1,668,429	533,918
Undivided profits	431,810	698,397	1,130,207	811,254	318,953
Reserve for contingencies and other capital reserves	134,306	74,757	209,063	160,741	48,322
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	38,588,264	34,278,665	72,866,929	54,491,523	18,375,406
MEMORANDA					
Demand deposits adjusted[1]	9,082,569	9,766,247	18,848,816	14,426,155	4,422,661
Average of total deposits for the 15 calendar days ending with call date	29,514,465	30,153,628	59,668,093	44,324,526	15,343,567
Average of total loans for the 15 calendar days ending with call date	20,384,670	17,371,518	37,756,188	28,186,394	9,569,794
Unearned discount on instalment loans included in total capital accounts	0	16,544	16,544	14,396	2,148
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	17.6	11.2	14.5	15.2	12.6
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	8.5	17.7	12.8	12.3	14.3
Other securities	14.4	15.6	14.9	14.3	16.8
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.8	53.0	54.5	54.9	53.3
Other assets	3.8	2.6	3.2	3.3	3.0
Total capital accounts	7.3	7.0	7.1	7.1	7.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	9.7	9.3	9.5	9.5	9.7
NUMBER OF BANKS	24	915	939	654	285

ST. LOUIS DISTRICT - ALL MEMBER BANKS					MINNEAPOLIS DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
4,333,476	6,591,992	10,925,468	8,650,144	2,275,324	2,210,775	6,596,703	8,807,478	7,764,011	1,043,467
2,185,689	2,758,756	4,944,445	3,939,643	1,004,802	1,110,946	2,083,342	3,194,288	2,843,388	350,900
2,098,536	3,768,578	5,867,114	4,634,773	1,232,341	1,052,750	4,444,993	5,497,743	4,815,800	681,943
886,594	1,332,804	2,219,398	1,753,554	465,844	299,927	1,222,601	1,522,528	1,339,999	182,529
0	4,154	4,154	3,843	311	72	377	449	444	5
1,211,942	2,431,620	3,643,562	2,877,376	766,186	752,751	3,222,015	3,974,766	3,475,357	499,409
49,251	64,658	113,909	75,728	38,181	47,079	68,368	115,447	104,823	10,624
496,513	827,662	1,324,175	1,098,591	225,584	410,582	871,674	1,282,256	1,143,579	138,677
111,723	105,593	217,316	175,402	41,914	194,245	158,541	352,786	331,130	21,656
335	1,644	1,979	1,484	495	296	13,347	13,643	10,553	3,090
113,501	413,888	527,389	434,448	92,941	102,705	318,983	421,688	359,828	61,860
270,954	306,537	577,491	487,257	90,234	113,336	380,803	494,139	442,068	52,071
1,091,500	111,471	1,202,971	950,104	252,867	469,777	111,400	581,177	562,932	18,245
1,060,532	103,445	1,163,977	911,803	252,174	447,227	109,774	557,001	539,169	17,832
30,968	5,659	36,627	35,934	693	14,970	1,010	15,980	15,635	345
0	2,337	2,337	2,337	0	3,030	586	3,616	3,558	58
0	30	30	30	0	4,550	30	4,580	4,570	10
18,050	13	18,063	18,035	28	9,463	436	9,899	9,814	85
87	0	87	87	0	367	0	367	367	0
4,000	0	4,000	4,000	0	0	0	0	0	0
13,138	13	13,151	13,123	28	9,096	436	9,532	9,447	85
825	0	825	825	0	0	0	0	0	0
5,939,539	7,531,138	13,470,677	10,716,874	2,753,803	3,100,597	7,580,213	10,680,810	9,480,336	1,200,474
3,533,921	3,448,690	6,982,611	5,552,571	1,430,040	1,914,695	2,740,030	4,654,725	4,191,710	463,015
2,405,618	4,082,448	6,488,066	5,164,303	1,323,763	1,185,902	4,840,183	6,026,085	5,288,626	737,459
784,498	196,621	981,119	853,894	127,225	458,707	291,435	750,142	712,265	37,877
628,333	41,543	669,876	603,583	66,293	308,077	46,378	354,455	347,095	7,360
2,828	5,562	8,390	3,188	5,202	29,966	3,555	33,521	33,216	305
1,592	4,817	6,409	4,677	1,732	10,741	4,972	15,713	15,125	588
10,790	362	11,152	11,152	0	32,147	4,512	36,659	35,588	1,071
140,955	144,337	285,292	231,294	53,998	77,776	232,018	309,794	281,241	28,553
6,724,037	7,727,759	14,451,796	11,570,768	2,881,028	3,559,304	7,871,648	11,430,952	10,192,601	1,238,351
257	0	257	257	0	0	0	0	0	0
70,961	72,365	143,326	115,247	28,079	38,501	83,295	121,796	109,168	12,628
58,386	64,165	122,551	97,414	25,137	38,501	80,571	119,072	107,537	11,535
3,760	3,886	7,646	6,768	878	0	1,177	1,177	599	578
8,815	4,314	13,129	11,065	2,064	0	1,547	1,547	1,032	515
615,164	677,062	1,292,226	1,036,769	255,457	287,111	591,568	878,679	778,759	99,920
46,885	10,265	57,150	47,416	9,734	14,100	30,326	44,426	41,894	2,532
568,279	666,797	1,235,076	989,353	245,723	273,011	561,242	834,253	736,865	97,388
0	50	50	0	50	0	518	518	0	518
123,417	153,692	277,109	221,343	55,766	88,591	164,786	253,377	222,779	30,598
275,642	266,272	541,914	433,497	108,417	90,754	212,099	302,853	264,159	38,694
153,651	225,368	379,019	305,561	73,458	93,666	166,329	259,995	234,226	25,769
15,569	21,415	36,984	28,952	8,032	0	17,510	17,510	15,701	1,809
7,410,419	8,477,186	15,887,605	12,723,041	3,164,564	3,884,916	8,546,511	12,431,427	11,080,528	1,350,899
1,562,239	3,111,707	4,673,946	3,709,031	964,915	795,650	2,280,055	3,075,705	2,687,758	387,947
5,738,376	7,404,179	13,142,555	10,496,510	2,646,045	2,863,112	8,539,404	11,402,516	10,222,345	1,180,171
3,614,708	4,030,975	7,645,683	6,045,564	1,600,119	2,085,444	4,537,439	6,622,883	5,927,363	695,520
0	6,852	6,852	5,518	1,334	0	8,015	8,015	7,045	970
20.5	12.9	16.4	16.7	15.5	19.8	11.1	13.8	14.1	11.7
9.3	20.3	15.2	14.6	17.7	7.5	17.4	14.3	13.6	20.4
13.4	14.1	13.8	14.1	12.2	12.2	14.2	13.6	13.7	12.7
53.9	50.3	52.0	51.9	52.4	56.9	54.9	55.5	55.8	52.9
2.9	2.5	2.7	2.8	2.1	3.6	2.4	2.8	2.9	2.4
8.3	8.0	8.1	8.1	8.1	7.4	6.9	7.1	7.0	7.4
11.7	11.1	11.4	11.4	11.4	10.0	9.2	9.5	9.4	10.3
15	442	457	347	110	8	481	489	379	110

ASSETS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

ASSETS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
CASH, RESERVES, BALANCES WITH BANKS, AND COLLECTION ITEMS - TOTAL	1,514,914	1,858,731	3,373,645	2,981,385	392,260
Currency and coin	47,470	168,498	215,968	195,199	20,769
Reserve with Federal Reserve banks (member banks)	468,635	599,498	1,068,133	941,508	126,625
Demand balances with banks in U.S. (except American branches of foreign banks)	192,292	707,021	899,313	799,461	99,852
Other balances with banks in United States	39,091	10,496	49,587	48,607	980
Balances with banks in foreign countries	3,976	399	4,375	3,847	528
Cash items in process of collection	763,450	372,819	1,136,269	992,763	143,506
SECURITIES - TOTAL	1,378,390	3,940,368	5,318,758	4,752,586	566,172
U.S. Treasury securities	487,059	1,769,209	2,256,268	1,987,107	269,161
Securities of other U.S. Government agencies and corps.	45,540	378,658	424,198	388,863	35,335
Obligations of States and subdivisions	787,217	1,755,431	2,542,648	2,287,564	255,084
Other securities	58,574	37,070	95,644	89,052	6,592
INVESTMENT SECURITIES - TOTAL	1,305,010	3,910,793	5,215,803	4,652,190	563,613
U.S. Treasury securities	458,736	1,764,108	2,222,844	1,954,968	267,876
Securities of other U.S. Government agencies and corps.	25,497	373,605	399,102	364,232	34,870
Obligations of States and subdivisions	764,655	1,736,010	2,500,665	2,246,390	254,275
Other securities	56,122	37,070	93,192	86,600	6,592
TRADING ACCOUNT SECURITIES - TOTAL	73,380	29,575	102,955	100,396	2,559
U.S. Treasury securities	28,323	5,101	33,424	32,139	1,285
Securities of other U.S. Government agencies and corps.	20,043	5,053	25,096	24,631	465
Obligations of States and subdivisions	22,562	19,421	41,983	41,174	809
Other securities	2,452	0	2,452	2,452	0
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL - TOTAL	363,252	549,027	912,279	830,577	81,702
With domestic commercial banks	312,080	545,742	857,822	816,492	41,330
With brokers and dealers in securities	51,172	744	51,916	11,544	40,372
With others	0	2,541	2,541	2,541	0
OTHER LOANS AND DISCOUNTS - TOTAL	3,514,750	6,330,738	9,845,488	8,726,018	1,119,470
Real estate loans - total	505,938	1,136,300	1,642,238	1,473,837	168,401
Secured by farmland	5,976	152,599	158,575	136,865	21,710
Secured by residential properties:					
Secured by 1- to 4-family residential properties:					
Insured by Federal Housing Administration	54,028	85,585	139,613	114,033	25,580
Guaranteed by Veterans Administration	28,334	54,487	82,821	69,621	13,200
Not insured or guaranteed by FHA or VA	155,933	421,117	577,050	526,025	51,025
Secured by multifamily (5 or more) residential properties:					
Insured by Federal Housing Administration	3,052	3,267	6,319	6,282	37
Not insured by FHA	24,302	21,317	45,619	43,640	1,979
Secured by other properties	234,313	397,928	632,241	577,371	54,870
Loans to domestic commercial and foreign banks	10,872	24,302	35,174	34,698	476
Loans to other financial institutions	380,703	134,377	515,080	456,760	58,320
Loans to brokers and dealers in securities	21,371	7,646	29,017	24,230	4,787
Other loans for purchasing or carrying securities	144,233	64,497	208,730	176,807	31,923
Loans to farmers (excluding loans on real estate)	185,738	1,394,310	1,580,048	1,387,731	192,317
Commercial and industrial loans (incl. open market paper)	1,305,383	1,807,015	3,112,398	2,738,027	374,371
Other loans to individuals - total	781,377	1,682,861	2,464,238	2,228,132	236,106
Passenger automobile instalment loans	149,236	728,756	877,992	800,865	77,127
Credit cards and related plans:					
Retail (charge account) credit card plans	162,596	48,258	210,854	183,307	27,547
Check credit and revolving credit plans	19,353	9,516	28,869	26,986	1,883
Other retail consumer instalment loans:					
Mobile homes, not including travel trailers	59,599	126,530	186,129	137,120	49,009
Other retail consumer goods	23,353	136,204	159,557	146,077	13,480
Residential repair and modernization instalment loans	30,762	65,584	96,346	78,715	17,631
Other instalment loans for personal expenditures	47,347	195,779	243,126	221,553	21,573
Single-payment loans for personal expenditures	289,131	372,234	661,365	633,509	27,856
All other loans (including overdrafts)	179,135	79,430	258,565	205,796	52,769
TOTAL LOANS AND SECURITIES	5,256,392	10,820,133	16,076,525	14,309,181	1,767,344
Bank premises, furniture and fixtures, and other assets representing bank premises	142,456	211,880	354,336	337,049	17,287
Real estate owned other than bank premises	3,614	10,684	14,298	13,141	1,157
Investments in subsidiaries not consolidated	4,945	886	5,831	5,816	15
Customers' liability on acceptances outstanding	12,689	8,988	21,677	19,492	2,185
Other assets	86,668	104,426	191,094	168,275	22,819
TOTAL ASSETS	7,021,678	13,015,728	20,037,406	17,834,339	2,203,067

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
2,428,149	2,222,323	4,650,472	4,332,372	318,100	9,776,627	1,352,561	11,129,188	9,673,038	1,456,150
57,095	214,681	271,776	243,674	28,102	613,400	190,528	803,928	693,659	110,269
684,927	617,857	1,302,784	1,202,959	99,825	4,029,894	450,841	4,480,735	4,003,588	477,147
360,900	988,461	1,349,361	1,238,746	110,615	684,346	275,034	959,380	823,179	136,201
90,992	55,376	146,368	143,584	2,784	273,561	54,937	328,498	320,127	8,371
7,798	3,031	10,829	9,824	1,005	33,990	6,405	40,395	33,507	6,888
1,226,437	342,917	1,569,354	1,493,585	75,769	4,141,436	374,816	4,516,252	3,798,978	717,274
2,568,705	4,109,270	6,677,975	6,113,230	564,745	14,255,679	3,080,075	17,335,754	15,329,436	2,006,318
837,954	1,532,002	2,369,956	2,127,777	242,179	5,665,159	1,151,899	6,817,058	6,124,747	692,311
85,556	533,013	618,569	565,948	52,621	1,222,762	295,854	1,518,616	1,198,948	319,668
1,581,623	1,963,243	3,544,866	3,283,764	261,102	7,130,113	1,583,623	8,713,736	7,739,818	973,918
63,572	81,012	144,584	135,741	8,843	237,645	48,699	286,344	265,923	20,421
2,338,830	4,106,095	6,444,925	5,880,475	564,450	13,556,678	3,047,211	16,603,889	14,689,162	1,914,727
715,750	1,531,007	2,246,757	2,004,578	242,179	5,027,979	1,119,035	6,147,014	5,484,473	662,541
53,831	530,957	584,788	532,167	52,621	1,178,381	295,854	1,474,235	1,198,948	275,287
1,517,473	1,963,119	3,480,592	3,219,785	260,807	7,112,673	1,583,623	8,696,296	7,739,818	956,478
51,776	81,012	132,788	123,945	8,843	237,645	48,699	286,344	265,923	20,421
229,875	3,175	233,050	232,755	295	699,001	32,864	731,865	640,274	91,591
122,204	995	123,199	123,199	0	637,180	32,864	670,044	640,274	29,770
31,725	2,056	33,781	33,781	0	44,381	0	44,381	0	44,381
64,150	124	64,274	63,979	295	17,440	0	17,440	0	17,440
11,796	0	11,796	11,796	0	0	0	0	0	0
687,189	481,565	1,168,754	1,114,524	54,230	1,282,775	167,949	1,450,724	1,267,329	183,395
613,526	471,760	1,085,286	1,031,556	53,730	1,280,775	167,949	1,448,724	1,267,329	181,395
18,760	6,225	24,985	24,985	0	0	0	0	0	0
54,903	3,580	58,483	57,983	500	2,000	0	2,000	0	2,000
5,931,892	6,600,862	12,532,754	11,412,285	1,120,469	34,491,804	6,571,899	41,063,703	35,492,549	5,571,154
678,082	998,531	1,676,613	1,526,296	150,317	9,848,615	1,954,820	11,803,435	10,409,255	1,394,180
8,977	128,090	137,067	122,933	14,134	163,092	60,943	224,035	200,524	23,511
37,418	53,774	91,192	77,524	13,668	2,452,082	470,271	2,922,353	2,854,660	67,693
28,575	24,590	53,165	49,413	3,752	541,100	144,593	685,693	628,787	56,906
99,040	330,560	429,600	404,804	24,796	3,990,471	552,665	4,543,136	4,168,833	374,303
6,420	7,226	13,646	13,646	0	51,887	12,520	64,407	34,171	30,236
47,750	39,822	87,572	78,175	9,397	544,484	75,662	620,146	430,101	190,045
449,902	414,469	864,371	779,801	84,570	2,105,499	638,166	2,743,665	2,092,179	651,486
26,953	21,894	48,847	44,405	4,442	258,758	43,499	302,257	264,163	38,094
646,916	196,474	843,390	795,943	47,447	2,380,358	175,730	2,556,088	2,008,141	547,947
59,080	22,068	81,148	78,956	2,192	250,129	9,828	259,957	154,616	105,341
430,099	160,833	590,932	559,531	31,401	234,437	42,314	276,751	224,501	52,250
56,063	652,509	708,572	636,556	72,016	1,210,821	462,680	1,673,501	1,527,275	146,226
2,762,738	2,479,680	5,242,418	4,777,628	464,790	13,503,696	1,920,409	15,424,105	13,188,234	2,235,871
955,356	1,935,877	2,891,233	2,567,056	324,177	5,859,651	1,890,169	7,749,820	6,808,550	941,270
221,848	915,189	1,137,037	1,015,566	121,471	2,172,843	753,726	2,926,569	2,611,624	314,945
127,154	34,380	161,534	128,028	33,506	687,950	142,469	830,419	761,717	68,702
3,462	4,289	7,751	7,738	13	197,782	30,113	227,895	159,006	68,889
67,500	119,638	187,138	172,970	14,168	268,949	225,026	493,975	451,584	42,391
62,559	152,970	215,529	176,757	38,772	308,463	138,241	446,704	405,741	40,963
38,315	67,830	106,145	96,414	9,731	428,121	103,869	531,990	413,448	118,542
82,612	268,219	350,831	312,301	38,530	574,519	309,242	883,761	807,440	76,321
351,906	373,362	725,268	657,282	67,986	1,221,024	187,483	1,408,507	1,197,990	210,517
316,605	132,996	449,601	425,914	23,687	945,339	72,450	1,017,789	907,814	109,975
9,187,786	11,191,697	20,379,483	18,640,039	1,739,444	50,030,258	9,819,923	59,850,181	52,089,314	7,760,867
274,998	272,094	547,092	511,211	35,881	1,228,783	258,051	1,486,834	1,330,284	156,550
15,619	20,011	35,630	32,839	2,791	51,368	9,780	61,148	42,089	19,059
8,414	428	8,842	8,842	0	163,015	922	163,937	147,796	16,141
22,678	4,329	27,007	26,497	510	720,953	12,338	733,291	629,040	104,251
131,722	137,076	268,798	245,754	23,044	1,094,978	184,162	1,279,140	1,121,214	157,926
12,069,366	13,847,958	25,917,324	23,797,554	2,119,770	63,065,982	11,637,737	74,703,719	65,032,775	9,670,944

LIABILITIES AND CAPITAL ACCOUNTS OF ALL MEMBER BANKS, BY CLASS OF BANK AND FEDERAL RESERVE DISTRICT, JUNE 30, 1971
(Amounts in thousands of dollars)

LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	KANSAS CITY DISTRICT - ALL MEMBER BANKS				
	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
BUSINESS AND PERSONAL DEPOSITS - TOTAL	4,190,709	9,304,581	13,495,290	11,998,215	1,497,075
Individuals, partnerships, and corporations - demand	2,225,580	4,158,077	6,383,657	5,661,282	722,375
Individuals, partnerships, and corporations - time	1,907,481	5,031,502	6,938,983	6,180,317	758,666
Savings deposits	755,691	1,939,828	2,695,519	2,410,962	284,557
Deposits accumulated for payment of personal loans	385	3,124	3,509	3,509	0
Other deposits of individuals, partnerships, and corps.	1,151,405	3,088,550	4,239,955	3,765,846	474,109
Certified and officers' checks, letters of credit, travelers' checks, etc.	57,648	115,002	172,650	156,616	16,034
GOVERNMENT DEPOSITS - TOTAL	619,542	1,650,621	2,270,163	2,064,533	205,630
United States Government - demand	233,852	246,747	480,599	418,553	62,046
United States Government - time	32,421	50,786	83,207	78,755	4,452
States and subdivisions - demand	151,642	635,194	786,836	719,014	67,822
States and subdivisions - time	201,627	717,894	919,521	848,211	71,310
DOMESTIC INTERBANK DEPOSITS - TOTAL	847,331	424,300	1,271,631	1,102,887	168,744
Commercial banks in the United States - demand	830,906	415,864	1,246,770	1,084,996	161,774
Commercial banks in the United States - time	16,425	7,149	23,574	16,604	6,970
Mutual savings banks in the United States - demand	0	1,064	1,064	1,064	0
Mutual savings banks in the United States - time	0	223	223	223	0
FOREIGN GOVERNMENT AND BANK DEPOSITS - TOTAL	4,902	1,377	6,279	5,356	923
Foreign governments, central banks, etc. - demand	0	0	0	0	0
Foreign governments, central banks, etc. - time	0	0	0	0	0
Banks in foreign countries - demand	4,902	1,377	6,279	5,356	923
Banks in foreign countries - time	0	0	0	0	0
TOTAL DEPOSITS	5,662,484	11,380,879	17,043,363	15,170,991	1,872,372
Demand	3,504,530	5,573,325	9,077,855	8,046,881	1,030,974
Time	2,157,954	5,807,554	7,965,508	7,124,110	841,398
MISCELLANEOUS LIABILITIES - TOTAL	716,881	474,603	1,191,484	1,061,448	130,036
Federal funds purchased (borrowed) and securities sold under agreements to repurchase	549,035	169,870	718,905	638,297	80,608
Other liabilities for borrowed money	23,062	29,523	52,585	49,685	2,900
Mortgage indebtedness	21,658	5,995	27,653	25,337	2,316
Acceptances outstanding	12,689	9,365	22,054	19,869	2,185
Other liabilities	110,437	259,850	370,287	328,260	42,027
TOTAL LIABILITIES	6,379,365	11,855,482	18,234,847	16,232,439	2,002,408
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0	225	225	225	0
RESERVES ON LOANS AND SECURITIES - TOTAL	63,556	105,371	168,927	151,049	17,878
Reserve for bad debt losses on loans	63,348	99,374	162,722	145,286	17,436
Other reserves on loans	0	2,897	2,897	2,613	284
Reserves on securities	208	3,100	3,308	3,150	158
CAPITAL ACCOUNTS - TOTAL	578,757	1,054,650	1,633,407	1,450,626	182,781
Capital notes and debentures	46,778	19,003	65,781	57,884	7,897
Equity capital - total	531,979	1,035,647	1,567,626	1,392,742	174,884
Preferred stock	0	4,851	4,851	4,851	0
Common stock	160,123	265,025	425,148	377,174	47,974
Surplus	214,261	387,991	602,252	530,176	72,076
Undivided profits	154,900	356,263	511,163	458,613	52,550
Reserve for contingencies and other capital reserves	2,695	21,517	24,212	21,928	2,284
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,021,678	13,015,728	20,037,406	17,834,339	2,203,067
MEMORANDA					
Demand deposits adjusted[1]	1,676,322	4,537,895	6,214,217	5,550,569	663,648
Average of total deposits for the 15 calendar days ending with call date	5,473,088	11,135,798	16,608,886	14,777,399	1,831,487
Average of total loans for the 15 calendar days ending with call date	3,500,985	6,316,835	9,817,820	8,671,622	1,146,198
Unearned discount on instalment loans included in total capital accounts	0	14,240	14,240	13,167	1,073
PERCENTAGES					
OF TOTAL ASSETS:					
Cash and balances with other banks	21.6	14.3	16.8	16.7	17.8
U.S. Treasury securities and securities of other U.S. Government agencies and corporations	6.9	16.4	13.1	13.0	13.7
Other securities	12.7	13.8	13.5	13.6	12.0
Loans and discounts (including federal funds sold and securities purchased under agreements to resell)	55.2	52.9	53.7	53.6	54.5
Other assets	3.6	2.6	2.9	3.0	2.0
Total capital accounts	8.2	8.1	8.2	8.1	8.3
OF TOTAL ASSETS OTHER THAN CASH AND US TREASURY SECURITIES:					
Total capital accounts	11.5	11.2	11.3	11.2	11.8
NUMBER OF BANKS	18	780	798	695	103

[1]Demand deposits adjusted are demand deposits other than those due to domestic commercial banks and the U.S. government, less cash items as reported in process of collection.

DALLAS DISTRICT - ALL MEMBER BANKS					SAN FRANCISCO DISTRICT - ALL MEMBER BANKS				
RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS	RESERVE CITY BANKS	COUNTRY BANKS	TOTAL	NATIONAL BANKS	STATE MEMBER BANKS
6,614,857	10,088,269	16,703,126	15,194,607	1,508,519	44,073,650	8,785,036	52,858,686	46,294,007	6,564,679
3,690,887	4,964,171	8,655,058	7,918,141	736,917	17,430,396	3,624,233	21,054,629	18,017,865	3,036,764
2,847,646	4,981,250	7,828,896	7,078,037	750,859	25,697,268	5,003,611	30,700,879	27,302,798	3,398,081
1,079,681	1,642,766	2,722,447	2,469,096	253,351	14,442,356	2,750,141	17,192,497	15,501,847	1,690,650
27,604	72,500	100,104	77,585	22,519	0	0	0	0	0
1,740,361	3,265,984	5,006,345	4,531,356	474,989	11,254,912	2,253,470	13,508,382	11,800,951	1,707,431
76,324	142,848	219,172	198,429	20,743	945,986	157,192	1,103,178	973,344	129,834
1,224,326	1,501,109	2,725,435	2,471,184	254,251	5,670,951	1,271,947	6,942,898	6,185,838	757,060
188,199	128,312	316,511	298,956	17,555	777,923	108,197	886,120	756,532	129,588
21,844	5,612	27,456	26,683	773	154,908	45,539	200,447	183,231	17,216
242,113	436,579	678,692	617,253	61,439	878,035	305,272	1,183,307	1,094,312	88,995
772,170	930,606	1,702,776	1,528,292	174,484	3,860,085	812,939	4,673,024	4,151,763	521,261
1,419,203	588,515	2,007,718	1,892,539	115,179	1,095,363	69,996	1,165,359	829,890	335,469
1,368,563	505,856	1,874,419	1,767,850	106,569	987,956	57,297	1,045,253	713,251	332,002
50,640	56,783	107,423	98,813	8,610	66,245	8,575	74,820	72,770	2,050
0	25,244	25,244	25,244	0	17,112	4,124	21,236	19,819	1,417
0	632	632	632	0	24,050	0	24,050	24,050	0
46,816	5,494	52,310	50,990	1,320	1,370,045	10,806	1,380,851	1,234,942	145,909
2,603	391	2,994	2,994	0	58,651	1,174	59,825	56,469	3,356
18,200	0	18,200	18,200	0	1,049,061	1,000	1,050,061	964,161	85,900
25,913	5,103	31,016	29,696	1,320	232,293	8,332	240,625	195,972	44,653
100	0	100	100	0	30,040	300	30,340	18,340	12,000
9,305,202	12,183,387	21,488,589	19,609,320	1,879,269	52,210,009	10,137,785	62,347,794	54,544,677	7,803,117
5,594,602	6,208,504	11,803,106	10,858,563	944,543	21,328,352	4,265,821	25,594,173	21,827,564	3,766,609
3,710,600	5,974,883	9,685,483	8,750,757	934,726	30,881,657	5,871,964	36,753,621	32,717,113	4,036,508
1,735,182	491,897	2,227,079	2,157,803	69,276	6,319,252	610,231	6,929,483	5,809,828	1,119,655
1,392,086	170,831	1,562,917	1,545,045	17,872	3,492,405	213,260	3,705,665	3,096,627	609,038
54,504	13,780	68,284	54,866	13,418	66,692	37,702	104,394	91,719	12,675
64,833	6,805	71,638	67,826	3,812	96,566	10,863	107,429	94,830	12,599
22,678	4,329	27,007	26,497	510	723,782	14,952	738,734	634,083	104,651
201,081	296,152	497,233	463,569	33,664	1,939,807	333,454	2,273,261	1,892,569	380,692
11,040,384	12,675,284	23,715,668	21,767,123	1,948,545	58,529,261	10,748,016	69,277,277	60,354,505	8,922,772
0	0	0	0	0	0	38	38	38	0
117,354	132,355	249,709	232,348	17,361	666,996	105,227	772,223	660,356	111,867
100,200	108,677	208,877	193,222	15,655	666,908	94,084	760,992	658,774	102,218
465	10,885	11,350	11,144	206	0	6,183	6,183	439	5,744
16,689	12,793	29,482	27,982	1,500	88	4,960	5,048	1,143	3,905
911,628	1,040,319	1,951,947	1,798,083	153,864	3,869,725	784,456	4,654,181	4,017,876	636,305
49,700	14,206	63,906	56,453	7,453	381,346	66,968	448,314	310,574	137,740
861,928	1,026,113	1,888,041	1,741,630	146,411	3,488,379	717,488	4,205,867	3,707,302	498,565
373	250	623	623	0	0	400	400	0	400
302,964	295,540	598,504	550,976	47,528	1,001,448	211,980	1,213,428	1,046,690	166,738
380,693	373,607	754,300	691,734	62,566	1,630,314	299,246	1,929,560	1,713,640	215,920
172,898	302,485	475,383	444,653	30,730	795,481	201,579	997,060	885,170	111,890
5,000	54,231	59,231	53,644	5,587	61,136	4,283	65,419	61,802	3,617
12,069,366	13,847,958	25,917,324	23,797,554	2,119,770	63,065,982	11,637,737	74,703,719	65,032,775	9,670,944
2,811,403	5,231,419	8,042,822	7,298,172	744,650	15,421,037	3,725,511	19,146,548	16,558,803	2,587,745
9,067,685	11,994,392	21,062,077	19,218,299	1,843,778	50,908,443	10,012,531	60,920,974	53,291,950	7,629,024
5,877,838	6,632,002	12,509,840	11,347,803	1,162,037	35,393,733	6,566,127	41,959,860	35,520,022	6,439,838
0	20,426	20,426	18,800	1,626	0	1,612	1,612	1,612	0
20.1	16.0	17.9	18.2	15.0	15.5	11.6	14.9	14.9	15.1
6.4	14.9	10.9	10.7	13.9	9.8	12.2	10.2	10.3	9.7
14.9	14.8	14.8	15.0	12.7	12.8	14.3	13.0	13.3	11.0
54.8	51.1	52.9	52.6	55.4	56.7	57.9	56.9	56.5	59.5
3.8	3.1	3.4	3.5	2.9	5.2	4.0	5.0	5.0	4.7
7.6	7.5	7.5	7.6	7.3	6.1	6.7	6.2	6.2	6.6
10.2	10.3	10.3	10.3	9.9	8.0	8.6	8.1	8.1	8.4
17	616	633	572	61	19	132	151	121	30